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Florida Homeowners Program

Quick Reference Guide

- Coverage is provided by an A.M. Best rated A XV carrier
- Competitive Commissions: 10% Statewide
- Online Quoting and Binding Capability

Contact Us

Policy & Payment Address

Mailing:
St. James Insurance Group
PO Box 690759
Orlando, FL 32869-0759

Overnight:
St. James Insurance Group
6675 Westwood Blvd. Ste 360
Orlando, FL 32821

Emailed Applications:
docs@sjig.com

Faxed Applications:
(888) 876-7544

Online Quoting
ww.sjig.com/programs

Customer Service & Underwriting

Telephone: (888) 868-7544
Fax: (888) 876-7544
Email: csubmissions@sjig.com

Marketing

Telephone: (888) 868-7544
Fax: (888) 876-7544
Email: marketing@sjig.com

Payment Information

Online Payment Options:
Discover, MasterCard, Visa or E-check

9-Payment Plan available through Click Financing

All Cancelled Policies are subject to a 25% minimum earned premium. Policy and inspection fees are fully earned.

Coverage	HO3	HO5
A-Dwelling	\$250,000 - \$2,000,000*	\$250,000 - \$2,000,000*
B-Other Structures	0% - 20% of Coverage A	
C-Personal Property	0% - 75% of Coverage A	
	Replacement Cost on Contents is Included	
	Named Peril	Open Peril
D-Loss of Use	0% - 20% of Coverage A	
E-Personal Liability	\$100,000 - \$500,000†	
F-Medical Payments	\$1,000 or \$5,000	
Theft Coverage	Coverage Included**	
Sinkhole Coverage	Coverage not included	
Catastrophic Ground Cover Collapse	Coverage Included	
Screen Enclosure Coverage	Coverage Included	
Water Back-Up	Coverage Available by Endorsement	
Personal Injury	Coverage Included	
Animal Liability	Coverage not included***	

*Limits greater than \$2,000,000 may be submitted for approval; Max TIV is \$3M per risk
 **Special limits apply to some types of personal property or the circumstances of the loss
 ***Agents may purchase a separate Canine Liability policy
 †\$1,000,000 Personal Liability Limits are available in selected counties.

Coverage Endorsements

- **Actual Cash Value on Coverage C - Personal Property: 10% Credit**
- **Actual Cash Value on Roof: 15% Credit.**
- **Water Damage Limitation of \$25,000:** This endorsement is mandatory for risks that have plumbing 16-20 years old.
- **Water Damage Limitation of \$10,000:** This endorsement is mandatory for risks that have plumbing 21-25 years old.
- **Water Damage Exclusion:** This endorsement is mandatory for risks with Polybutylene plumbing or risks that have plumbing 26 years or older.
- **Identity Fraud Expense Coverage: \$25**
- **Mold Sublimit of \$25,000: \$100**
- **Water Back-up \$10,000: \$50**

Deductible Options

All Other Perils	\$1,000, \$2,500, \$5,000, or \$10,000
Wind	Within 10 miles of the Coast: 2%*, 3%, 5%, or 10% of Coverage A Over 10 miles to the Coast: 1%*, 2%, 3%, 5%, or 10% of Coverage A
Water Damage	\$2,500 or the AOP deductible, whichever is greater

* Eligible only on properties built 2006 or later

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Policy Submission Checklist

- Quotes can be completed online through www.sjig.com/programs
- The online system allows you to print or email your quotes automatically
- All policies are to be bound through the online system
- The following items must be forwarded to the office within 5 days after binding coverage:
 - Signed Application (no accords needed—use the application from the website)
 - Signed *Surplus Lines Statement of Diligent Effort* Form
 - Copy of Finance Agreement (if applicable); Click Financing offer is included with the quote
 - Policy Premium Payment (can also be paid online from the accounting page after the policy is bound)
 - Original documents are not required
- **Cancelled policies are subject to a 25% minimum earned premium. Policy and inspection fees are fully earned.**

General Underwriting Guidelines

- All risks that require an underwriting referral, must be submitted to the underwriter via the website.
- Risks with prior losses will require approval and **will only be eligible for the HO3**. Please submit full details on the loss circumstances, loss runs and actions taken to solve or prevent future losses of that type.
- Risks owned by a Corporation, Limited Liability Corporation or Trust are eligible for coverage and include liability.
- Certain occupations will require approval. They include Politician, TV/Movie Actor, Professional Athlete, Musician, or Celebrity.
- Homes with more than 2 mortgages or Loss Payee will require approval.
- Interior inspections will be ordered on all new business.
- **Cancelled policies are subject to a 25% minimum earned premium. Policy and inspection fees are fully earned.**

Property Characteristics

- Ineligible Construction Types: Prefabricated Homes, Motor Homes, House Boats, Manufactured and Mobile Homes, House Trailers, Trailer Homes, Modular Homes built prior to January 2002, and EIFS (Exterior Insulation Finish System) Construction.
- Risks with roofs older than 15 years or 20 years if Clay Tile or Metal are ineligible for coverage.
- Risks with plumbing 0-15 years old will have full water coverage.
- Risks with plumbing 16-20 years old can be accepted with the \$25,000 Water Limitation endorsement attached.
- Risks with plumbing 21-25 years old can be accepted with the \$10,000 Water Limitation endorsement attached.
- Risks with plumbing 26 years or older can be accepted with the Water Damage Exclusion endorsement attached.
- Polybutylene pipes are acceptable with the Water Damage Exclusion endorsement attached.
- Wiring that has not been updated within 25 years must have been inspected by a qualified electrician within the past 12 months.
- Vacant properties are ineligible but are available in our Vacant Property Program.
- Protection Class 9 & 10 risks are ineligible for coverage.
- Seasonal and Secondary homes are eligible but will require approval.
- Minimum 1500 square footage.
- Hip Roof Credit: to qualify the roof must be a minimum of 90% hip shape.
- Risks which do not have smoke detectors must be referred to underwriting for approval.

Liability Exposures

- Risks with trampolines, pool slides and diving boards are ineligible.
- Risks with pools must be completely fenced, walled, or screened.
- Risks with exotic animals are not eligible.
- Livestock or saddle animals as pets may be submitted for approval.
- Animal Liability is excluded on all policies. A separate canine liability policy may be purchased.

*Wind Capacity

All Counties

- Frame Construction within 5 miles of the coast is ineligible for wind coverage. JM Construction within 1 mile is ineligible.

Bay, Calhoun, Escambia, Gulf, Holmes, Jackson, Okaloosa, Santa Rosa, Walton, Washington

- Frame Construction must be 1974 or newer.

Broward, Miami-Dade, Palm Beach

- Frame construction is ineligible for wind coverage.
- Homes must be 35 years old or newer.

Monroe and Pinellas

- No wind coverage available