



www.sjig.com

Lloyds of London 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 16569 Fernandina Beach, FL 32035
Overnight: St. James Insurance Group 117 Centre St. 2nd Floor, Suite 8 Fernandina Beach, FL 32034
Emailed Applications: apps@ameliaunderwriters.com
Faxed Applications: (904)732 1124
Online Payment Options: Discover, MasterCard, Visa or E-Check
Customer Service & Underwriting
Telephone: (888) 868-7544
Fax: (888) 876-7544
Email: clsubmissions@sjig.com
Marketing
Telephone: (888) 868-7544
Fax: (888) 876-7544
Email: marketing@sjig.com

Coverage	HO3
A-Dwelling	\$250,000 - \$1,000,000*
B-Other Structures	0% - 10% of Coverage A
C-Personal Property	20% - 75% of Coverage A Replacement Cost on contents is included
D-Loss of Use	0% - 20% of Coverage A
E-Personal Liability	\$100,000 - \$1,000,000
F-Medical Payments	\$500 to \$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 Included
Personal Injury	Coverage Included
Animal Liability	Coverage not included***
*Limits greater than \$1,000,000 may be submitted for approval	
**Special limits apply to some types of personal property or the circumstances of the loss	
***Agents may purchase a separate Canine Liability policy	

Deductibles	All Other Perils	Wind
	\$2,500	3% of Cov. "A"
AOP Deductible Options \$1,000, \$5,000, \$10,000	Wind Deductible Options 2%*, 5%, 10%	
* Eligible only on properties built 2006 or later		
Payment Plans	Full Pay or 9-Pay available through Amelia Financing	

Policy Submission Requirements
<ul style="list-style-type: none"> • Quotes can be completed online through emga.e-bode.com/Innovare • 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: <ul style="list-style-type: none"> – Signed Application (no accords needed—use the application from the website) – Signed Surplus Lines Disclosure Form – Copy of Finance Agreement (if applicable); Amelia Premium 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

Lloyds of London

Florida Homeowners Program Quick Reference Guide

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. Please submit full details on the loss circumstances 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.
- Certain occupations will require approval. They include Politician, TV/Movie Actor, Professional Athlete, Musician, or Celebrity.
- Homes with more than 2 mortgages will require approval.
- 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.
- Masonry Veneer: Exterior walls of combustible construction veneered with stucco, brick, stone, or cement fiber board (Hardi-Board/Hardi-Plank).
- Risks with roofs 25 years and older are ineligible for coverage.
- Vacant properties are ineligible.
- Protection Class 9 and 10 risks require approval.
- No coastal setback
- Seasonal and Secondary homes are eligible but will require approval.
- Minimum 1500 square footage.

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.

Counties with wind capacity available

Alachua	Flagler	Orange
Brevard	Lake	Osceola
Citrus	Leon	St. Johns
Clay	Marion	Seminole
Duval	Nassau	Volusia

*X-Wind Available in all other counties