











Florida specific appetite criteria are in addition to the general guidelines in the UFCIC Underwriting Manual and additional FL guidelines

High Level Florida Property Appetite

-  •No – Residential (Dwellings, Condos, HOA, Apts, Mobile Homes, Coops)
-  •Yes – Hotels, B&B’s (not owner occupied), Comm Vacation Rentals (< 31 days)
-  Assignment of Benefits (AOB) – quote must be with & without AOB (20% credit). If No AOB, 3 extra forms req
- With Wind/Hail or Without
- No Wind/Hail in 1st Coastal County
-  •Duval County – OK West of St. Johns River & West of I-95
- Volusia County – OK 15 miles inland
- No Frame Construction
- No building constructed prior 2000
-  •In business at least 2 years (preferably at same location)
- Loss free 2-3 years (exception for “not at fault” claims)
-  \$1,500,000 TIV / Location
Higher limits available
-  UFCIC has a number of risk appetite criteria exceptions – please call UFCIC to speak to an underwriter

High Level Florida GL Appetite

-  Florida is considered a Construction Defect State
-  Yes – Residential (Dwellings, Condos, Apartments, Mobile Homes, Coops)
- Mandatory Forms for new construction and Endorsements for contractors or developers operations for new apartments, condos, coops, town house or single family dwellings)
-  Forms for drywall contractors + exclusion for Chinese manuf Drywall
-  •Exclude wrongful eviction due to Covid for Apartments & Dwellings
- For Lessors Risk – limitation + exclude Covid eviction
-  \$1M Each Occurrence,
\$2M Aggregate
-  UFCIC has a number of risk appetite criteria exceptions – please call UFCIC to speak to an underwriter

For more information, please contact:

Sandy Nance
Chief Underwriting Officer
(800) 874-8742 x503
SNance@ufcic.com

John Catrabone
Underwriter
(800) 874-8742 x505
JCatrabone@ufcic.com

Terri Foltz
Underwriter
(800) 874-8742 x504
TFoltz@ufcic.com

Christopher Timm
CEO
(800) 874-8742 x203
CTimm@ufcic.com