



UNITED INSURANCE

RESPONSIVE • STABLE • INNOVATIVE

"Celebrating 10 Years of Service"

AGENTS' BULLETIN # 2009-11-23

TO: **UNITED AGENTS**

RE: **ROOF UPDATE REQUIREMENT CHANGES**

Following up on our Bulletin of last week where we announced a streamlining of our underwriting procedures for new business policies, United Insurance is pleased to announce that we are revising our roof update requirements effective immediately. A revised Underwriting Criteria chart is attached on Page 2 which reflects these changes. We have also included our latest zip code listing on Page 3 for your convenience (there are no changes to zip codes).

The roof update changes are as follows:

- Composition shingle requirement changed from 12 years old to 15 years old if 3-tab shingle roofs
- Composition shingle requirement changed from 12 years old to 20 years old if architectural shingle roofs
- Metal roofs changed from 25 years to 30 years
- Tile roofs changed from 35 years to 40 years

We have heard your suggestions about our roof guidelines which is what precipitated these changes. We want to again tell you how much United welcomes your feedback. It shows us ways to improve and to sharpen our competitiveness so that we can remain strong and assist you in writing more business with us.

Again, we look forward to your new business and want to thank you for your contributions toward our current results. We appreciate your efforts as we move forward.

Please feel free to contact us at any time if you have any questions:

Margie Wise, Marketing Rep – South Florida – ext. 141 – mwise@upcic.com
Rick Allen, Marketing Rep – West Central Florida – ext. 139 – rallen@upcic.com
Julie Lowery, Marketing Rep – Central & North Florida – ext. 147 – jlowery@upcic.com
Carolyn Marro, AVP, Marketing – ext. 140 – cmarro@upcic.com

Mel Russell, CIC
Chief Underwriting Officer & Senior Vice President

UNITED UNDERWRITING CRITERIA

Program	Location	Year of Construction	Minimum-Maximum Property Limits
HO3	Miami-Dade, Broward & Palm Beach Counties	1990 & Newer	Cov. A \$250,000-\$750,000
		1989 & Prior	Cov. A \$300,000-\$750,000
	Remainder of State	1990 & Newer	Cov. A \$150,000-\$750,000
		1989 & Prior	Cov. A \$175,000-\$750,000
Required for Prior to 1985 – 4 Point Inspection or Proof of Updates (i.e. invoices for all work performed, or signed statements by a licensed Florida contractor) – must be obtained and placed in your files with the signed application and all other required documentation <u>prior to binding</u>			
<p>Older Home Update Requirements (HO3 only - not required for HO4 or HO6):</p> <ul style="list-style-type: none"> • Roof – 15 years old or newer if 3-tab composition shingle; 20 years old or newer if architectural composition shingle; 30 years old or newer if metal; 40 years old or newer if tile (proof of update must be placed in your files <u>prior to binding</u>) • HVAC – 20 years old or newer • Plumbing – all plumbing should be copper, cast iron, or PVC (polybutylene piping is ineligible for United's programs); if over 25 years old a licensed Florida plumber or licensed inspector should inspect the system and certify that it is sound and free of defects (United's "Plumbing Certification Form"—available on our website—may be used for this purpose; 4 point inspection also acceptable) • Electrical – minimum of 100 amp service required; 200 preferred (knob and tube wiring, aluminum wiring, and fuses are unacceptable); if over 25 years old a licensed Florida electrician or licensed inspector should inspect the system and certify that it is sound and free of defects (4 point inspection also acceptable) – if a Federal Pacific electrical panel is present, the electrician or inspector must sign off that the box is sound and free of defects 			
HO4	Entire State	No Age Limit	Cov. C \$10,000-\$150,000
HO6	Entire State	No Age Limit	Cov. A \$5,000-\$300,000
			Cov. C \$10,000-\$300,000
DF1&3	Miami-Dade, Broward & Palm Beach Counties	2004 & Newer	Cov. A \$300,000-\$600,000
	Remainder of State	2000 & Newer	Cov. A \$175,000-\$600,000

Criteria applying to all programs:
Construction: Frame, Masonry or Superior (no mobile home or modular home construction)
Losses: One or None in the last three years (excluding Catastrophe losses)
Protection Class: 1 - 9 (see program manuals for Protected Subdivision rating rule)
0'-1,000' from the Atlantic Ocean or Gulf of Mexico: no wind coverage
Citizens Wind Pool eligible areas: no wind coverage (except for wind pool areas that extend onto the inland side of the Intracoastal Waterway, excluding Miami-Dade, Broward and Palm Beach counties). Zip code restrictions do not apply to X-wind business, except in those zips/counties closed for ALL business.

