



High Value Homeowners

Construction Eligibility Requirements

Draft Only – Subject to change

Following are PURE’s Florida construction eligibility requirements. Note: non-construction underwriting guidelines also apply.

DWELLINGS

- \$ 1 million Coverage A Minimum
- 3,000 Square Foot ‘under air’ Minimum

| COAST | REGION | COUNTY | DISTANCE TO WATER | OPENING PROTECTION REQUIREMENTS | WIND MITIGATION REQUIREMENTS | CONSTRUCTION REQUIREMENTS |
|----------------------------|---|--|--------------------------------|--|---|---|
| Atlantic | Southeast Coastal Counties | Broward • Dade | Entire County | Class “A” | 1994 or earlier | Masonry for 1994 or earlier |
| | | Monroe • Palm Beach | Entire County | Class “A” | | |
| | | Indian River • Martin • St. Lucie | Within 5 miles Over 5 miles | Class “A” Class “B” | | |
| | Eastern Coastal Counties | Brevard • Volusia | Within 1 mile | Class “A” | 2002 or earlier | Masonry for 2002 or earlier |
| | | | Over 1 Mile | Class “B” | | |
| | Northeast Coastal Counties | Duval • Flagler • Nassau • St. Johns | Within 1 mile | Class “A” | None | |
| | | | Over 1 mile | None | | |
| Gulf | West • Southwest Coastal Counties | Collier • Lee | Within 1,000 feet | Class “A” | 2002 or earlier | Masonry for 2002 or earlier |
| | | | Over 1,000 feet | Class “B” | | |
| | | Pinellas | Entire County | Class “B” | | |
| | | Charlotte • Sarasota • Manatee | Within 5 miles | Class “B” | | |
| | | | Over 5 miles | None | | |
| | Hillsborough | Within 1 mile | Class “A” | | | |
| | | Over 1 mile | None | | | |
| Northwest Coastal Counties | Escambia • Santa Rosa • Okaloosa • Walton • Bay • Gulf • Franklin • Wakulla • Jefferson | Within 1 mile | Class “B” | 2002 or earlier (Shutter mitigation form required for all homes) | | |
| | | Over 1 mile | None | | | |
| Inland | Central Florida – Inland Counties | Orange • Seminole • Lake • Sumter • Polk • Osceola | Entire County | None | None if hip roof. Required for all other roof shapes, 2002 or earlier | Masonry for 2002 or earlier. Older frame homes considered on an accommodation basis |
| | Northern Florida – Inland Counties | Marion • Putnam • Alachua • and North | Entire County | None | | |
| | Southern Florida – Inland Counties | Hardee • Highlands • Okeechobee • Desoto • Glades • Hendry | Entire County | None | 2002 or earlier | Masonry for 2002 or earlier |

FLOOD REQUIREMENTS

- Before coverage is bound on a ‘high flood risk’ property we require a copy of the primary flood insurance in force on the property and a **Flood Coverage Selection Form** (attached) completed and signed by the prospective insured.
- A ‘high flood risk’ property is any property located:
 - Within 1 mile of the Gulf coast;
 - Within 1000 ft of the Atlantic coast; or
 - In an A or V Flood zone.
- Please note a property may be decline for coverage due to the risk of flood loss.

NOTES

- We will accept an existing inspection on file. Many combinations of roof covering, roof deck attachment, roof wall connections and roof shape will meet our requirements. Please send in wind mitigation inspections for underwriter review.
- Homes with better than minimum requirements will receive premium credits.

CONDOMINIUMS, COOPS & TENANTS

- \$500,000 Personal Property and greater (Contents and Additions & Alterations combined)
- Masonry Construction
- **Opening Protection** must meet the current code for the location for the entire building, not just the unit. For coastal locations all glazing must meet wind pressure requirements, the first 60ft of glazing from ground level must meet Class A requirements and the next 60ft of glazing must meet Class B requirements.
- **Wind Mitigation Inspection** required prior to binding:
 - In **Dade & Broward Counties** inspection required for any **building completed prior to 2004**.
 - In **all other counties** an inspection is required for **every building**, regardless of year completed.

The inspection must be applicable to the whole building, not the condo unit. We will accept existing inspections on file, including those conducted on behalf of the Condo Association.

OPENING PROTECTION DEFINITIONS

All exterior wall and roof openings in buildings (doors, windows, skylights and vents) must be fully protected with impact resistant coverings that meet the requirements of one of the following:

- CLASS “A” (Hurricane Protection)
All exterior wall and roof openings in buildings (doors, windows, skylights and vents) must be fully protected with impact resistant coverings (e.g. shutters) impact resistant doors, and / or impact resistant glazing that meets the requirements of one of the following:
 - *SSTD 12*
 - *ASTM E 1886 and ASTM E 1996 (Missile Level C- 9 lb)*,
 - *Miami-Dade PA 201, 202 and 203 or*
 - *Florida Building Code TAS 201, 202 and 203; or*
- CLASS “B” (Basic Impact)
All exterior wall and roof openings in buildings (doors, windows, skylights and vents) must be fully protected with impact resistant coverings (e.g. shutters) impact resistant doors, and / or impact resistant glazing that meets the requirements of one of the following:
 - *ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lb)*