



FLORIDA



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CONTACT INFO

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POLICY SERVICES

M-F, 8 a.m. to 9 p.m. Eastern; Saturday, 10 a.m. to 3 p.m. Eastern

(877) 304-4785, option 2 or PolicyServices@SageSure.com

CLAIMS (AVAILABLE 24/7)

Service Insurance Company

Call (800) 780-8423 or report online at www.IATInsuranceGroup.com/claims

AGENCY SUPPORT / CONTRACTING

Marketing@SageSure.com

SAGESURE AGENT PORTAL

<https://agents.sagesure.com/>

POLICYHOLDERS

Visit MySageSure, Our Online Customer Care Center at www.MySageSure.com



CARRIER OVERVIEW

SERVING FLORIDA HOMEOWNERS

ADMITTED HO-3 COVERAGE FROM SERVICE INSURANCE COMPANY THROUGH SAGESURE INSURANCE MANAGERS

SageSure is pleased to offer Homeowners coverage from Service Insurance Company. A member of the IAT Insurance Group, Service has been providing dependable insurance protection to clients since 1978. A highly rated admitted carrier with a track record of excellence and financial strength, Service is licensed in 40 states and provides solid, dependable coverage to customers across the United States.

PROGRAM HIGHLIGHTS

- HO-3 coverage available
- Coverage A limits up to \$1.5M
- Seasonal / secondary without primary eligible
- Coverage with wind in certain windpool areas
- Barrier islands are eligible
- Senior Discount available
- Homes up to 40 years eligible without a Four-point inspection
- Up to two non-zero losses in the prior three years (non-cat or cat) are eligible or up to three losses in prior six years are eligible

ABOUT SAGESURE INSURANCE MANAGERS

As the program manager and servicing agent for Service Insurance Company, SageSure Insurance Managers is pleased to deliver Service's high-quality, dependable insurance protection to customers in Florida. Our in-house team of dedicated Underwriting and Customer Support professionals are committed to our customers' satisfaction. For more information, visit SageSure.com.





PROGRAM DETAILS

QUICK REFERENCE GUIDE

SERVICE INSURANCE COMPANY: FLORIDA HO-3

COVERAGES AND LIMITS

Coverage A (Dwelling)	\$100,000 to \$1,500,000 Miami-Dade, Broward and Palm Beach Counties*: \$200,000 to \$1,500,000 Coverage A in excess of \$1.25M requires prior inspection or other documentation supporting RCE.
Coverage B (Other Structures)	0-10% of Coverage A Endorsement available to write increased limits on a specific other structure.
Coverage C (Personal Property)	0%-70% Coverage A (ACV or Replacement Cost)
Coverage D (Loss of Use)	10%-30% of Coverage A
Personal Liability	\$100,000, \$200,000, \$300,000, \$500,000
Medical Payments	\$1,000, \$2,000, \$5,000
Closed Counties	Monroe, Pasco, Hernando

*Homes in Miami-Dade, Broward and Palm Beach Counties built prior to 2010 are ineligible.

OPTIONAL COVERAGES AND LIMITS

Scheduled Personal Property	Eligible on primary residence only; see Underwriting Eligibility Overview for more information
Equipment Breakdown Coverage	Available for \$50
Dwelling Additional Amounts of Insurance	25% and 50%* (50% option is only available to new business with Coverage A up to \$1M and in force Coverage A to \$1.35M)

MINIMUM REQUIRED DEDUCTIBLE AMOUNTS*

- All eligible policies require a minimum 2% hurricane deductible
- Option to exclude Windstorm or Hail coverage when coverage is available from Citizens Property and Casualty or by policyholder request
- AOP: \$500
- Earthquake (if purchased): 2%
- Sinkhole (if purchased): 10%

*Please refer to the Underwriting Eligibility Overview for complete information.

INELIGIBLE RISKS*

- LLCs / Corporations
- Log, mobile, motor or manufactured homes
- Vacant properties
- Dwellings that are for sale, under construction or in foreclosure
- Homes located on barrier islands that are not accessible by roadway
- Homes titled "as an IRA" or "is in an IRA"
- Any incidental business on premises
- Properties with fuel tanks, either above or below ground
- Properties originally built for other than private residence occupancy
- Any dwelling with all or any part of dwelling built over water or only accessible by water
- Any farming or ranching exposures other than for incidental garden use
- Any metal building over 750 square feet (other structures can be excluded by endorsement)
- Properties with trampolines and other attractive nuisances

ROOFS

- 25 years or less for architectural shingles, 15 years or less for three-tab asphalt shingles or non-permanent roofing materials / coverings
- Flat roofs (including additions, renovations and new construction) are eligible up to 15 years
- Slate, concrete/clay tiles, and reinforced concrete roofs are eligible — no age restriction
- Steel roofs are eligible if minimum 26-gauge steel and properly installed and maintained

***Important Note: This is a condensed overview of the program. It is not an insurance policy, nor does it provide complete program guidelines. Restrictions may apply. Information is subject to change. All risks are subject to underwriting approval and inspection. Please see complete program guidelines for more information. All policy jackets and policy declarations supersede this overview. Updated May 2018.**

DISCOUNTS AND CREDITS AVAILABLE

Senior Retiree Discount	Discount available for insureds over 60 years of age or those over 55 and retired
Secured Community	Discount available for homes in communities with a 24-hour patrol
Wind Mitigation	Credit available with completed Uniform Mitigation Verification Inspection Form dated within the last five years

GENERAL UNDERWRITING ELIGIBILITY INFORMATION*

Age of Home	Homes up to 40 years of age are eligible. Homes over 40 years of age may be referred with a four-point inspection completed within the last 12 months to Underwriting Eligibility Overview for consideration. Homes built prior to 2010 in Miami-Dade, Broward and Palm Beach Counties are ineligible.
Animals	All animals are excluded via the mandatory Additional Exclusions Endorsement. Coverage for eligible dog breeds is available for an additional premium and with a \$50,000 limit; restrictions apply / subject to Underwriting Eligibility Overview review and approval. Any ineligible animals on the premises render the entire risk ineligible. See Underwriting Eligibility Overview for more details.
Child Care / Home Day Care	Eligible with certain restrictions; see Underwriting Eligibility Overview for details.
Construction Material	Properties with EIFS, DEFS and DRYVIT construction materials are ineligible.
Electrical	No aluminum wiring, knob and tube wiring or fuses or Federal Pacific, Zinsco Challenger or Sylvania FPE Stab-Lok circuit breakers or electrical panels. Minimum 100 amp service.
Flood Coverage	Flood insurance is required on any property located in a FEMA special flood hazard zone, and within 2.5 miles of the defined shoreline with an elevation of less than 25 feet or on a barrier island. If the risk is not in a flood zone, please provide a flood determination to waive the flood insurance requirement. Agent may retain copy of flood policy.
Foreclosures	Dwellings purchased at, from or through foreclosure, bank or trustee sale require Underwriting Eligibility Overview approval and proof of condition of the home (typically a Uniform Residential Appraisal Report or equivalent). Homes currently in foreclosure are ineligible.
HVAC	In cold weather areas of the state (where temperatures can fall below freezing at any time), the dwelling must have: a thermostatically controlled heating system or a furnace or burner replaced within the past 25 years. Homes with water heaters in the attic are ineligible. Wood, wood pellet, coal stoves and kerosene heaters are ineligible. Note: Homes without a furnace are eligible statewide.
Inspections	<ul style="list-style-type: none"> • All new business receives an exterior inspection. Interior inspections are conducted on homes over \$600,000 Cov A. • Four-point inspections are required on homes over 40 years old and must have been completed within 12 months of the application. • Wind Mitigation documentation must be submitted to Underwriting Eligibility Overview post-bind.
No Prior Insurance	Homes with no prior insurance or any previous lapse in coverage of up to 120 days are eligible if applicant attests on the signed application that no losses occurred during the time period the residence was uninsured. Homes without prior insurance in the last three years, including a lapse in insurance in the last three years of over 120 days, are ineligible.
Loss History	Two or fewer non-zero losses of any type (non-cat or cat) in prior three years are eligible; three or less non-zero losses of any type (cat or non-cat) in the prior six years are eligible. Two of same losses must be referred. Any previous mold claim makes the policy ineligible.
Plumbing	Homes with polybutylene, polyethylene or PEX (unless installed by the builder in house built in 2009 or LATER) pipes are ineligible. All pipes and fixtures must have been maintained and updated reflecting no evidence of leaks or damage that has not been repaired.
Protection Class	PC-10 is ineligible. PC 1-9 are eligible if: visible from the main, public road OR has a central station fire and burglar alarm system AND is accessible in all weather and throughout all seasons.
Rental Exposure	All rental occupancies of any type or length, including roomers or boarders, make the property ineligible including seasonal and/or secondary.
Roofs	The following are ineligible: wood shingle or shake, multiple layers of roofing, patched roofs, roofs with/of T-lock shingles.
Screened Enclosures	Hurricane coverage is excluded for screened enclosures, car ports and pool cages. Hurricane coverage up to \$50,000 is available for purchase.
Seasonal / Secondary	Eligible; owner must have made arrangements to have the property checked on a regular (at least weekly) basis while owner is away. Name, phone number and schedule of caretaker are required.
Swimming Pools	Pools with slides and/or diving boards are ineligible. Pools must be constructed and maintained to provide adequate safety. They must be fenced / walled with a padlock, combination or self-locking or self-latching gate. Above-ground pools are eligible with restrictions; see Underwriting Eligibility Overview for complete details on swimming pool eligibility.
Inspections	SageSure inspects 100% of new business. All risks receive exterior inspections; risks with Coverage A values over \$600,000 require interior inspections. Please discuss common inspection concerns with the client prior to binding: correct sq. footage, handrails / railings on steps / porches, roof condition, debris in yard, garage type, cracks on home, sidewalk, driveway, etc.

*See footnote on previous page.

CUSTOMER SERVICE

YOUR HOME FOR HOMEOWNERS INSURANCE NEAR THE COAST

HERE'S WHAT YOU CAN EXPECT FROM SAGESURE . . .



A COMMITMENT TO FIRST-CALL RESOLUTION

Our growing customer service team is cross-trained and armed with effective tools to resolve your inquiries with just one point of contact.

“Our goal is to answer 90% of calls within 20 seconds with 1% or less call abandonment. We will achieve ‘first-call resolution’ on 85% or more of our calls by increasing the knowledge and authority of our associates, and we will improve the tools they use to collaborate.”

- Tom Wixted, VP Policy Services



ACCOUNTABILITY AND OWNERSHIP

Working with our producers and carriers to provide outstanding claims resolution, our in-house customer satisfaction team tracks, monitors and reports on claims.

“Taking care of our customers when they have a claim is the most important thing we do. Our customer satisfaction team is 100% committed to doing the right thing by the customer, day after day.”

- Lou DiPaolo, Customer Satisfaction Director



A DEPENDABLE, PROFESSIONAL AND SOLUTION-ORIENTED TEAM

Built on our team values of empathy, optimism, problem-solving and passion for service, our SageSure team is dedicated to helping you grow your business by caring for your customers.

“There are no traffic jams along the extra mile.”

- Vince Lombardi

With SageSure, providing your customers with the best coverage at a competitive price is just the beginning.

Be sure. SageSure.



SageSure.com

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