



All Risks Personal Lines - Florida Rate Card

15% Commission on New & Renewal

Coverage A values up to \$1 mil, refer to All Risks for higher limits
\$100,000 minimum Coverage A, \$250,000 in tri-counties

Vacant Property Program

Residential 1-4 Family Dwellings

Deductibles

- \$100,000 (minimum) to \$150,000 - \$500
- Values over \$150,000 - \$1,000
- Values over \$500,000 - \$2,500

Liability Rating

- \$25 per month for \$500,000. \$18 per month for \$300,000. \$15 per month for \$100,000. Liability is designated premises coverage for owners. Construction operations excluded.

Other

- 1 to 12 month terms available
- \$200 minimum premium
- \$250 minimum premium when including liability
- A \$35 policy fee and 7.5% Florida Surplus Lines Tax/FSLSD Surcharge/FHCF + \$2 EMPA Residential Assessment will be added to the rating shown*
- Special coastal restrictions apply**
- Basic and Special - excluding theft coverage forms are available. To be eligible for special coverage excluding theft, the building age must be 25 years or less

Monthly Rates (Per \$100 Coverage)

Prot. Class	Construction	Basic Form	Special Excl. Theft
1-8	Frame	Not Eligible	
1-8	Joisted Masonry	.10	.11
1-8	Non-Combustible	.08	.09
1-8	Masonry Non-Comb.	.08	.09
1-8	Mod. Fire Resistive	.05	.06
1-8	Fire Resistive	.05	.06
9-10	All Constructions Excluding Frame	.10	.11

Builder's Risk Programs

- Ground-Up or Renovation

Residential 1-4 Family Dwellings

Deductibles

- \$100,000 (minimum) to \$150,000 - \$500
- Values over \$150,000 - \$1,000
- Values over \$500,000 - \$2,500

Liability Rating

- \$25 per month for \$500,000. \$18 per month for \$300,000. \$15 per month for \$100,000. Liability is designated premises coverage for owners. Construction operations excluded.

Other

- \$350 minimum premium
- A \$35 policy fee and 7.5% Florida Surplus Lines Tax/FSLSD Surcharge/FHCF + \$2 EMPA Residential Assessment will be added to the rating shown*
- Special coastal restrictions apply**
- Theft coverage of \$5,000 available for \$150 additional premium
- Basic and Special - excluding theft coverage forms are available. To be eligible for special coverage excluding theft, the building age must be 25 years or less

Rating (Per \$100 Coverage)

Term	Prot. Class	Frame		All Other Constructions	
		Basic	Special Excl. Theft	Basic	Special Excl. Theft
3 Months	1-8			.15	.17
6 Months	1-8			.30	.32
9 Months	1-8			.50	.52
12 Months	1-8			.65	.67
3 Months	9-10	Not Eligible		.40	.42
6 Months	9-10			.55	.57
9 Months	9-10			.70	.72
12 Months	9-10			.85	.87

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1-877-275-9578 www.allrisks.com

Email to plquotes@allrisks.com or fax to 804-330-9485

* On dwellings valued over \$600,000 additional inspection fees may apply.

Special Additional State Coastal Restrictions and Deductibles

** Wind/hail deductibles & coastal guidelines

The exclusion of coverage and/or deductible that apply to the perils of wind, windstorm, and hail shall be determined based on the distance between the property location and the coast. The coast is defined as the closest of the two following bodies of water to the property location: the Atlantic Ocean or the Gulf of Mexico. Properties located less than 2 miles from the coast shall exclude the perils of wind, windstorm, and hail. Properties located between 2 and 15 miles from the coast will carry a wind & hail deductible equal to 5% of Coverage A (or C for condos, whichever is higher), subject to a minimum deductible of \$2,500. Properties located a greater distance than 15 miles from the coast shall carry a named windstorm deductible of \$2,500, or 2% of Coverage A, whichever is greater.