**New Landlord Package Acceptance Rejection Checklist**

The new Landlord Package makes additional optional coverages available that were not available on prior policies that are being rolled into the new program or canceled and rewritten into the new program.

To prevent errors and omissions, kindly review the list of these additional forms for acceptance or rejection with your policy holders:

|  |  |  |
| --- | --- | --- |
| **Coverage** | **Accepted** | **Rejected** |
| REPLACEMENT COST ON CONTENTS (SMIC-FL-55) |  |  |
| HOMEOWNERS ASSOCIATION LOSS ASSEMENT COVERAGE (ML-50) |  |  |
| LANDLORDS PACKAGE PLUS FORM (SMIC-FL-105) $50  Requires year-round occupancy, minimum Coverage A limit of $150,000, replacement cost coverage on dwelling, on all forms of coverage if home qualifies for “SINCE” Rating Plan. Not available with FL-33 and FL-124. |  |  |
| ADDED WATER DAMAGES COVERAGE (FL-72) **(Subject to UW approval)**  Replace the $5,000 of back-up of sewers and drains coverage in the SMIC-FL-105 with a higher limit, up to $20,000 for $10 per $1,000 for every $1,000 above $5,000. |  |  |
| ORDINANCE OR LAW (FL-360)  Roof, plumbing, heating and electrical systems need to have been fully updated within the last 20 years. Coverage A must be written at 100% of the estimated replacement cost. Not eligible with FL-1R Basic Form Coverage, short-term rentals, or with homes that contain lead or asbestos. Not available with FL-33 or FL-124. |  |  |
| SIDING AND ROOFING MATCHING (FL-375)  Enhances coverage (up to 10% of Coverage A) in the event the materials at the time of a covered loss are no longer available. Dwelling must be 25 years old or newer at time of this coverage attachment; not available on t-lock shingle roofs or faded siding. |  |  |
| RESPONSIBLE LANDLORD CREDIT **(8%)**  Afforded when the lease agreement contains a provision requiring tenants to maintain a tenant homeowner’s policy which includes liability coverage. |  |  |
| UNDERGROUND UTILITY LINE ENDORSEMENT (FL-342) |  |  |
| FUNCTIONAL REPLACEMENT COST PROVISION (FL-33)  To be used when the applicant is planning to rebuild the home with different square footage or features resulting in a lower replacement cost than if the home is rebuilt with current square footage and features. A replacement cost estimator with desired square footage and features is required when this form is attached to the policy. **Reduces Coverage** |  |  |
| ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT (FL-124)  Roof must be at least ten years old or have existing damage from either weather conditions or trees. **Reduces Coverage** |  |  |

Policy Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Agent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Named Insured: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address of insured property: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Named Insured: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Agent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_