

## HO6 Quick Reference Guide

### Property Coverages HO6

Coverage A - Dwelling	Minimum 25,000
	Maximum 100,000*
Coverage C - Personal Property	Minimum 25,000
	Maximum 250,000
Coverage D	20%
Coverage E - Liability Coverage	\$100,000 Limit
Coverage F - Medical Payments	\$1,000 Included
	\$5,000 Limit Available

\*Unit Owners Special Coverage Included

### Hurricane Deductibles HO6

2%, 5%, and 10%
(As a Percentage of Coverage A/C+U, Some Restrictions Apply)
All Other Perils - \$1,000

### Endorsements

Business Use, Incidental	Optional up to \$300,000 Liability. Requires UW approval.
Golf Cart	Optional \$5,000 Cvg C Up to \$300,000 Liability
Identity Theft or Identity Fraud Expense Coverage	Optional
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit Included, \$25,000 Optional
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit Included
Windstorm or Hail Exclusion	Optional
Ordinance or Law (as a percentage of Coverage A/U)	25% included, 50% Option available
Screen Enclosure Coverage	Excluded for Windstorm. Optional buy-back of \$10,000, \$25,000 & \$50,000 limits available.
Scheduled Personal Property	Available with Underwriting approval
Water Backup of Sewers and Drains or Sump Overflow	Optional. \$5,000 Limit
Loss Assessment	\$2,000 Included. Up to \$8,000 optional.

### Other Coverages or Special Limits HO6

Replacement Cost Coverage for Personal Property	Available for coverage limits 15%, 25%, 50%, 75%
Accidental Death	\$2,000 per insured adult and \$500 per insured child

### Notes HO6

Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value. Replacement cost coverage available
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### Eligible Risk HO6

Age of Roof	<b>Tile and Metal Roofs:</b> Will accept up to 25 yrs, should be in good condition with no evidence of leaks or damages.
	<b>Architectural Shingle Roofs:</b> Will accept up to 20 years, requires underwriting approval.
	<b>Shingle Roofs:</b> will accept up to 15 years old, must be in a good condition. (no roof certifications allowed)
Attach Homes	Must have a visible firewall: Surcharge as Townhome, Villas, etc.
Animal Liability	All animal liability is excluded. No restriction on breeds of dogs, as liability coverage is excluded. Dog liability is available by endorsement for breeds other than Akita's, American Bull Dogs, Beauceron's, Caucasian Mountain Dogs, Chow Chow, Doberman Pinschers, German Shepherd's, Great Danes, Keeshonds, Pit Bulls, Staffordshire Terriers, Presa Canario's, Rottweiler's or any mix thereof or any dog with a bite history.
Electrical, Plumbing, and Known Defects	No Hazardous conditions or known defects accepted (such as Chinese drywall, aluminum wiring, polybutylene or galvanized plumbing). Unacceptable Electrical panels include Federated Pacific, Stab-Lok, Sylvania or Zinsco/GTE. Submit non-bound with inspections. New purchases required the full home inspection
Lapses	Up to 30 days.
New Purchase Prior to Inception	Treated the same as lapses
New Purchases of Foreclosed and or Vacant Properties	Submit non-bound with full home inspection. Risks are by UW mgr exception only. Prior address required.
Prior Insurance	Prior Insurance proof required for all lapses.
Prior Losses	Max. 1 Prior Loss, no Prior Liability or Sinkhole. Submit Non-Bound with Full Details on loss, no Open Claims, no Undisclosed Claims.
Seasonal / Secondary	Yes, with surcharge.

### Ineligible Risks HO6

Frame	Not Eligible
Multiple Dwelling on property	Not Eligible
Prior Non-Renewal or Cancel	Not Eligible
Saddle Animals	Not Eligible
Home Day Care, Adult Care	Not Eligible
Animal Liability	Not Covered and N/A
Earthquake Coverage	Not Covered
Incidental Occupancy	Not covered
Sinkhole	Not covered



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## HO6 Quick Reference Guide

Claims		Payment Options	
<b>Loss Reporting and Repair Limitations</b>		Are payment plans available, other than full-pay?	Yes. Quarterly or semi-annual
Permanent repairs made without company authorization.	Not covered. <b>Exceptions:</b> For Reasonable Emergency Measures (see below); or for permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	What down payment percentage is required for each?	40% for quarterly 60% percent for semi-annual
Dry Outs	Complimentary.	Is premium finance available/acceptable?	No
<b>Water Loss Limitations</b>		Payment Methods	<b>Online or by Phone:</b> Visa & Mastercard <b>Mail in Check:</b> No additional fees charged for any payment method, only standard installment fees apply.
Is water damage coverage limited based on the age of dwelling?	Yes, homes over 40-years old have \$10,000 Limit		
Is there a complete water damage exclusion?	No	<b>Discounts</b>	
If water damage is excluded, is a buy-back offered?	N/A	55+	Available when the Named Insured or their residence spouse is 55 or older. Requires DOB.
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	No special limit	Claim Free- Past 3 years	Available
<b>Roof Loss Settlement Limitations</b>		Alarms	Available, must be central station monitored.
Actual Cash Value Loss Settlement due to age of roof?	No	Gated Community	Available, must be key-pad entry or manned at every gate. Private gates on the insured property do not qualify.
Actual Cash Value Roof Loss Settlement due to roof type?	No	Wind Mits	Available, homes built prior to 2002 require a Wind Mit Inspection with digital photos of all attributes.
<b>Claims Handling</b>		Hip roof shape	Applies when non-hip shape is less than 10% of the total roof perimeter.
Preferred Contractor (managed repair) – optional	N/A	New Home	Available for dwellings less than 10-years old.
Preferred Contractor (managed repair) – mandatory	Yes	<b>Contact Us</b>	
How is Additional Living Expense paid/administered?	As incurred per policy limit	<b>877-233-3238 AVATARINS.COM</b>	
<b>Claims Availability</b>		<b>Payment Address</b>	
24 / 7 / 365	Avatar's Claims Teams are always available!	PO Box 281216 Atlanta, GA 30384-12164	
<b>Reasonable Emergency Measures Limit</b>		<b>Overnight Payment Address</b>	
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	Bank of America Lockbox Services Lockbox 281216 6000 Feldwood Road College Park, GA 30349	

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