

Coastal Definitions/Key Underwriting Criteria

Minimum Coverage A limit \$500,000 in all counties below except where otherwise noted

Alabama

\$500k - Baldwin, Mobile. 1980 & newer. No frame HO-4/HO-6. No Dauphin Island.

Florida

Coastal Counties \$500,000/Non-Coastal Counties \$300,000

Coastal Counties: Bay, Brevard, Broward, Citrus, Charlotte, Collier, Dixie, Escambia, Flagler, Franklin, Gulf, Hernando, *Hillsborough, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Miami-Dade, Monroe, Okaloosa, Palm Beach, Pasco, **Pinellas, St. Lucie, Santa Rosa, Sarasota, Taylor, Wakulla, Walton, Volusia

*Hillsborough-\$300K 2 miles+ from coast/bay

**Pinellas- 1980+ construction. No frame construction HO-4/HO-6 with wind.

Non-Coastal Counties: Baker, Bradford, Calhoun, Clay, Columbia, Desoto, Duval, Gadsden, Gilchrist, Glades, Hardee, Hamilton, Hendry, Highlands, Holmes, Jackson, Lafayette, Lake, Leon, Liberty, Madison, Marion, Nassau, Okeechobee, Orange, Osceola, Polk, Putnam, St. Johns, Seminole, Salachua, Sumter, Suwanee, Union, Washington

Georgia

\$300,000 - Bryan, Camden, Charlton, Chatham, Glynn, Liberty, McIntosh counties.

Louisiana

\$500k Cameron, Iberia, St. Mary, Terrebonne, Vermilion, Jefferson, Orleans, Lafourche, Plaquemines, St. Tammany, Washington

Limited Authority for these parishes: 1995 or newer, loss free, \$500k+, no wind buy-back. Risks located on Grand Isle, in St. Bernard parish or within 1 mile of Lake Pontchartrain must be submitted for an exception.

\$300k St. Charles and St John

\$150k All Other Counties

Mississippi

\$500k Hancock, Harrison, Jackson.

\$250k Pearl River; George and Stone

\$150k All Other Counties

North Carolina

Beaufort, Brunswick, Carteret, Currituck, Dare, Hyde, New Hanover, Onslow, Pamlico, Pender, Tyrrell, Washington

South Carolina

Berkeley*, Beaufort, Charleston, Colleton**, Georgetown, Horry, Jasper***

*All areas east of and including Charleston Navy Base (bordered by Perimeter Road to the north and west and east of the Cooper River)

**All areas east of Route 17

***All areas east of I-95

\$300,000 2+ miles inland in each of the above counties.

Texas

Cameron, Kennedy, Kleberg, Willacy, Aransas, Calhoun, Nueces, Refugio, San Patricio, Victoria, Brazoria, Galveston, Harris, Jackson, Matagorda, Chambers, Jefferson.

➤ **Non-coastal Coverage A minimum requirement applies to coastal excluding wind business.**

08-20-09 (Revision Date)

