



1610 Route 88 Suite 102  
Brick, NJ 08724  
(732) 701-8900/Fax (732)458-3728  
[www.specialtyagency.com](http://www.specialtyagency.com)

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New Property guidelines for Florida effective September 1, 2017  
When Building Coverage is Included

Building coverage is now available in Florida subject to the following guidelines:

**Northern Counties:** All Counties NORTH of Manatee, Hardee, Highland, Okeechobee and St Lucie.

Total TIV per location is \$1,500,000

BI must be on a Monthly limit basis.

Must be Four miles from the coast

A 5% Wind Deductible and a 72 Hour waiting period applies

Frame, Joisted Masonry, and Light Metal are ineligible

**Southern Counties:** This includes Manatee, Hardee, Highland, Okeechobee and St Lucie and all counties SOUTH.

Total TIV per location of \$750,000

BI must be on a Monthly limit basis.

Must be Four miles from the coast

A 5% Wind Deductible and a 72 Hour waiting period applies

Frame, Joisted Masonry, and Light Metal are ineligible

*Our previous guidelines apply for those risks which require Contents and BI only.*