

Property Issue	Difficulty to Insure	Things to know
Age of Home	<p>< 30 Years – Easy</p> <p>31-60 Years – less carriers write these properties</p> <p>> 60 years – need all update information on home- less carriers will write</p>	<p>If over 40 years old, many carriers will limit water damage to \$10,000. If the property has been re-plumbed, ask for a carrier that will give FULL water coverage</p>
Aluminum Wiring	<p>If 100% Aluminum with NO connectors, 2 carriers will write these properties.</p> <p>If the property has Alumiconn connectors, more carriers will accept.</p>	<p>Alumiconn and Coppelum connectors are the two types acceptable to most insurance companies</p>
Electrical Panel Box (Federal Pacific, Challenger, Zinsco, Sylvania)	<p>Federal Pacific and Challenger are the most difficult to insure.</p>	<p>Due to limited carriers accepting these the cost of insurance is higher. Replacing a panel box is normally under \$1000</p>
Roof over 20 years OR Flat roof over living space	<p>Once a exceeds 20 years, very few carriers will write.</p> <p>We have about 8 carriers that will write flat roofs over living space.</p>	<p>There will be an older roof surcharge on roofs over 20 years. Some carriers will limit or exclude water damage on flat roofs.</p>
Older Plumbing Polybutylene Piping Or Galvanized plumbing	<p>Poly is very difficult to write</p> <p>Galvanized is acceptable with many carriers if there have been updates and in good condition</p>	<p>Water damage (leaks) may be limited or Excluded</p>
Trampolines Diving Boards Pool Slides Attack Breed dogs	<p>Less carriers will write these properties if these exist</p>	<p>Very few carriers will offer liability coverage if a claim arises from that risk</p>
PC 9 or PC10	<p>Fewer carriers will write and many surcharge</p>	<p>If a home is over 5 miles from a fire station or over 1000 feet from a fire hydrant a sur-charge will apply. If the property is Frame construction it is harder to insure.</p>



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Regency

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