

Century Insurance Group Announces Coastal Wind Product Update

The following changes have been made to our Coastal Wind product and are effective as of February 2019. For additional information please contact your Century underwriter.

- **Decreases to % deductibles**
- JM eligibility (rates added) closer to coast
- **Lowered MEP from 50% to 25% (Form CCF1519a)**

FLORIDA

Zone 1 & 2	JM (2-5 miles): lower deductible from 10% to 5%
Zone 3	No Change
Zone 4	JM: add rates for 1-2 miles to the coast with 5% deductible MNC: (20+ miles): lower deductible from 3% to 2%
Zone 5 & 6	JM: add rates for 1-2 miles to the coast with 5% deductible MNC: (20+ miles): lower deductible from 3% to 2%

ALABAMA

Frame	20+ miles: lower deductible from 5% to 3%
JM	5-10 miles: lower deductible from 5% to 3%
MNC	1-5 miles: lower from 5% to 3 % 5-20 miles: lower from 3% to 2%
Zone 5 & 6	JM: add rates for 1-2 miles to the coast with 5% deductible MNC: (20+ miles): lower deductible from 3% to 2%

GEORGIA

JM	Added 1-2 mile rates at 3% deductible
MNC	10+ miles: lower deductible to 1%

LOUISIANA

Frame	20+ miles: lower deductible from 5% to 3%
JM	10+ miles: lower deductible from 5% to 3%
MNC	10+ miles: lower deductible from 3% to 2%

MISSISSIPPI

Frame	20+ miles: lower deductible from 5% to 3%
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TEXAS

Frame	10+ miles: lowered deductible from 5% to 3%
JM	Add rates for 2-5 miles 5-10 miles post 2010: lower deductibles from 5% to 3% 10-20 miles: lower deductible from 5% to 3% 20+ miles post 2010: lowered deductible from 3% to 2%
MNC	5-10 miles: lower deductible from 5% to 3% 10-20 miles: lower deductible from 3% to 2% 20+ miles 2001+ lower ded from 2% to 1%
Zone 5 & 6	JM: add rates for 1-2 miles to the coast with 5% deductible MNC: (20+ miles): lower deductible from 3% to 2%

Coastal Wind Multi-State Guidelines

General Requirements

- Builders Risk will **not** be eligible.
- Roofs must have been updated within past 25 years to be eligible for coverage.
- If providing RC (Replacement Cost) on Buildings and the roof is older than **10 years** - Must attach form CP 1036 Limitations on Coverage for Roof Surfacing and select Paragraph A.
- Maximum (per location) TIV for Wind: \$2,500,000.
- Wind or Hail deductible is a percentage and is applied separately to each coverage type (Building, BPP, etc.). The deductible will not be less than the AOP deductible (CCF 0321 ed. 10 18 includes minimum dollar deductible)
- Minimum Earned Premium (MEP) 25%

Coverage Options

- Eligible coverages include:
 - Building
 - Business Personal Property
 - Business Income Including Extra Expense
 - Tenants Improvements & Betterments
- Ineligible coverages, but is not limited only to the following:
 - Any risk located on a barrier island is prohibited.
 - Any structure with EFIS (Exterior Insulation & Finish System – also termed as “synthetic stucco”) walls
 - Builder’s Risks
 - Buildings over water
 - Canopies and Carports
 - Fences
 - Mobile Homes, trailers or any temporary structure
 - Open-sided Structures
 - Outside Lighting
 - Outside Signs
 - Property in the Open
 - Radio or TV Antennas, Satellite Dishes
 - Stand-alone wind coverage.

Rating

- Rating is determined by Zone, distance to the coast, building construction, and year of construction.
 - Distance to the coast will be measured to nearest body of salt water including bays and intra-coastal waterways. Coverage is not available on any barrier islands. Also see state exceptions below.
 - Non-Combustible - Metal Clad buildings are treated as Frame for Wind Coverage;
 - Non-Combustible – Masonry Walls are treated as Joisted Masonry for Wind Coverage, (NC-Masonry wall construction, is an NC building with Masonry walls that are less than 4 inches thick and/or have less than a 1 hour fire rating).

Agency Binding Authority Restrictions

- All quotes will be valid for 90 days.
- Binding of new business and change endorsements (increasing limits or adding new locations and buildings) will **NOT** be permitted once a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of the state.
- Buildings added mid-term during hurricane season will be 100% fully earned premium.

State Exceptions and Maps

The following restrictions are in addition to Multi-State Guidelines.

Alabama (AL)

- Frame, BV or NC (metal clad) – Coverage is not available within 10 miles of the coast and must be at least 1+ miles from Mobile Bay.
- Joisted Masonry - Coverage is not available within 5 miles of the coast.
- MNC/SFR/FR – Coverage is not available within 200 feet of the coast.

Zone 1: Baldwin, Mobile



Florida (FL)

- Coverage is not offered for risks located within Monroe County.
- Frame, BV and NC (metal clad) constructions - Coverage is NOT available:
 - At all within Zones 1 & 2.
 - Within 10 miles of the coast for Zones 3 & 4.
 - Within 5 miles of the coast for Zones 5 & 6.
- Frame buildings constructed prior to 1995 must be submitted to Century for quoting and require proof of updates to comply with new building codes.
- Joisted Masonry – Coverage is NOT available:
 - Within 2 miles of the coast in zones 1,2, & 3
 - Within 1 mile of the coast in zones 4,5 & 6
- MNC/SFR/FR is not available within 200 feet of the coast.

WIND ZONES

▪ **Zone 1:**

Broward/Miami-Dade/Palm Beach

▪ **Zone 2:**

Collier, Hendry, Lee

▪ **Zone 3:**

Charlotte, Desoto, Glades, Hardee, Highlands, Hillsborough, Indian River, Manatee, Martin, Pinellas, Okeechobee, St. Lucie, Sarasota

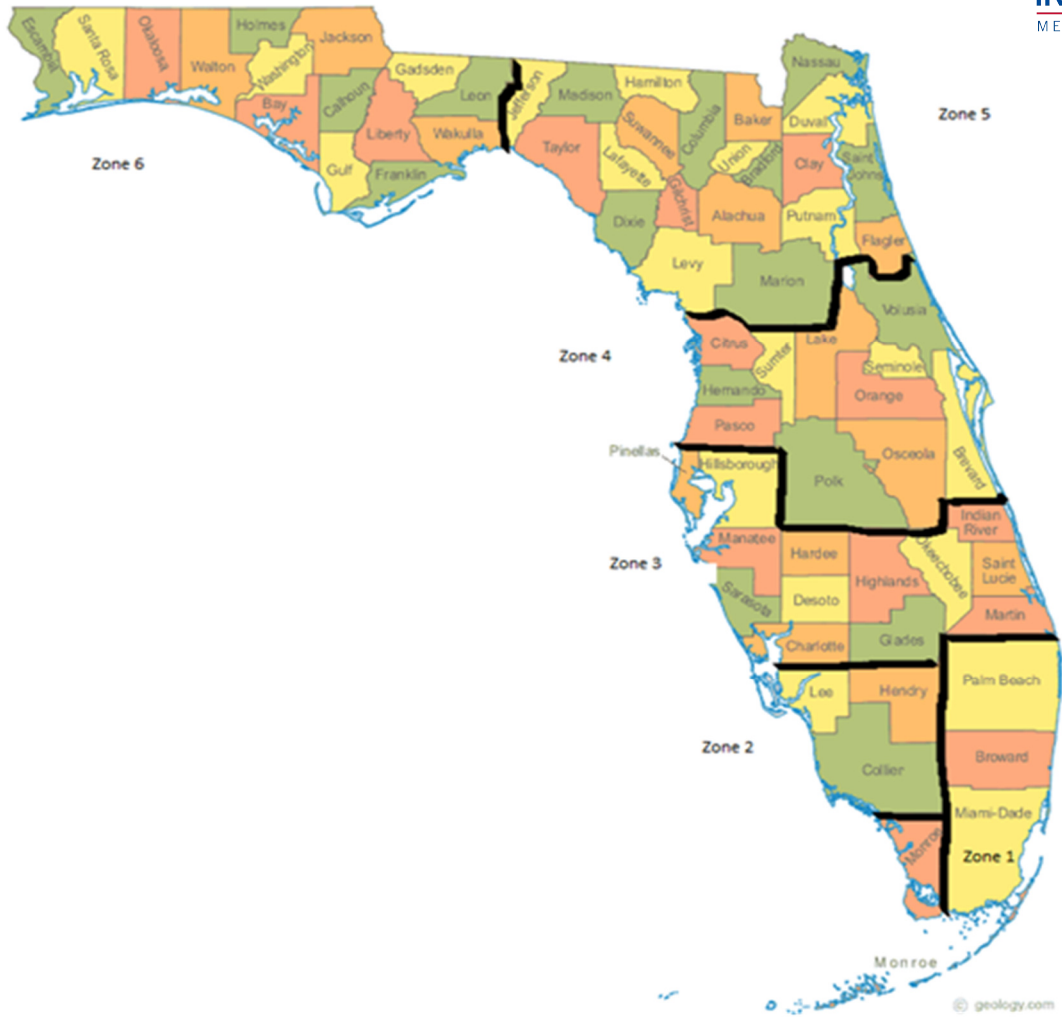
▪ **Zone 4:**

Brevard, Citrus, Hernando, Lake, Orange, Osceola, Pasco, Polk, Seminole, Sumter, Volusia

▪ **Zone 5:** Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Jefferson, Lafayette, Levy, Madison, Marion, Nassau, Putnam, St Johns, Suwannee, Taylor, Union

▪ **Zone 6:** Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, Washington

▪ **Excluded:** Monroe

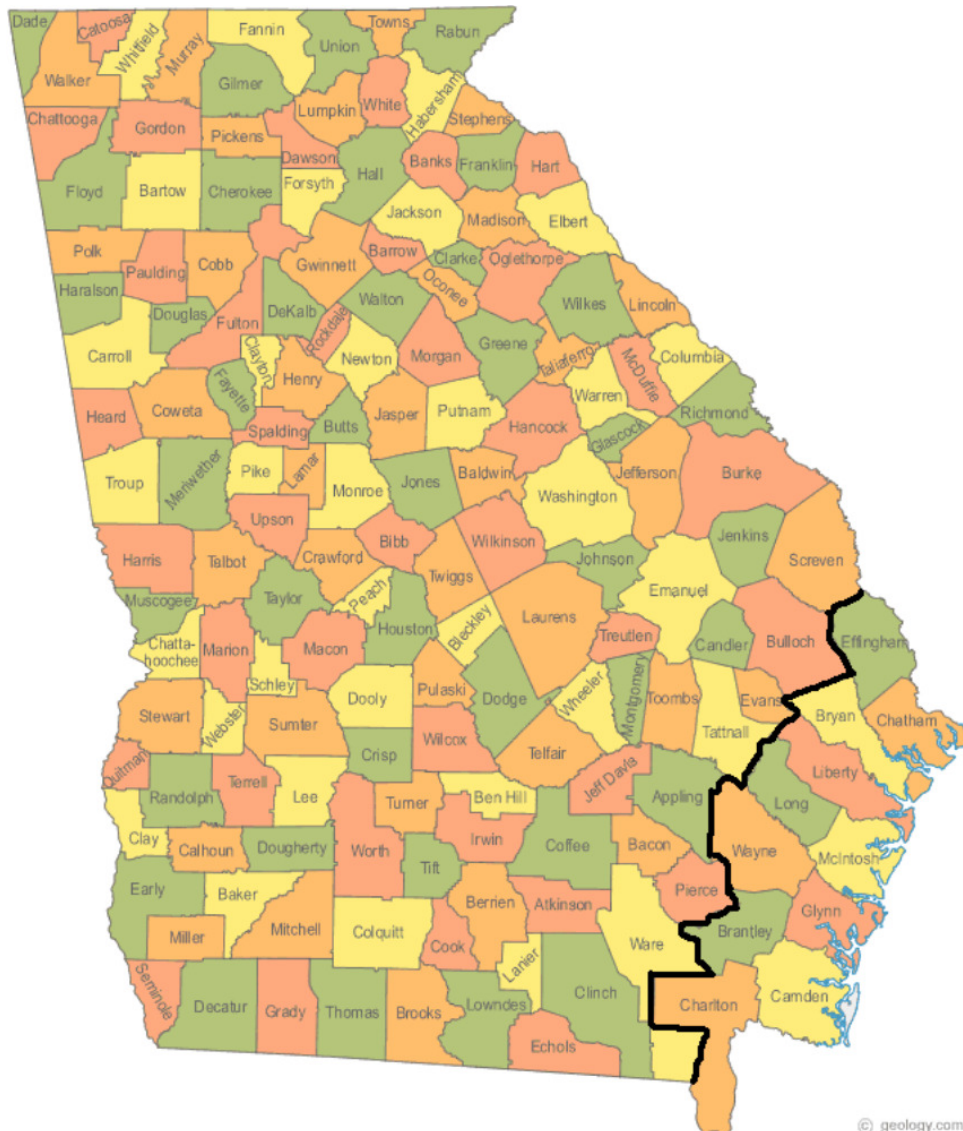


Georgia (GA)

- Frame, BV or NC (metal clad) – Coverage is not available within 5 miles of the coast.
- Joisted Masonry - Coverage is not available within 1 mile of the coast.
- MNC/SFR/FR – Coverage is not available within 200 feet of the coast.

Georgia (GA) WIND ZONES

- **Zone 1:** Brantley, Bryan, Camden, Charlton, Chatham, Effingham, Glynn, Liberty, Long, McIntosh, Wayne



Louisiana (LA)

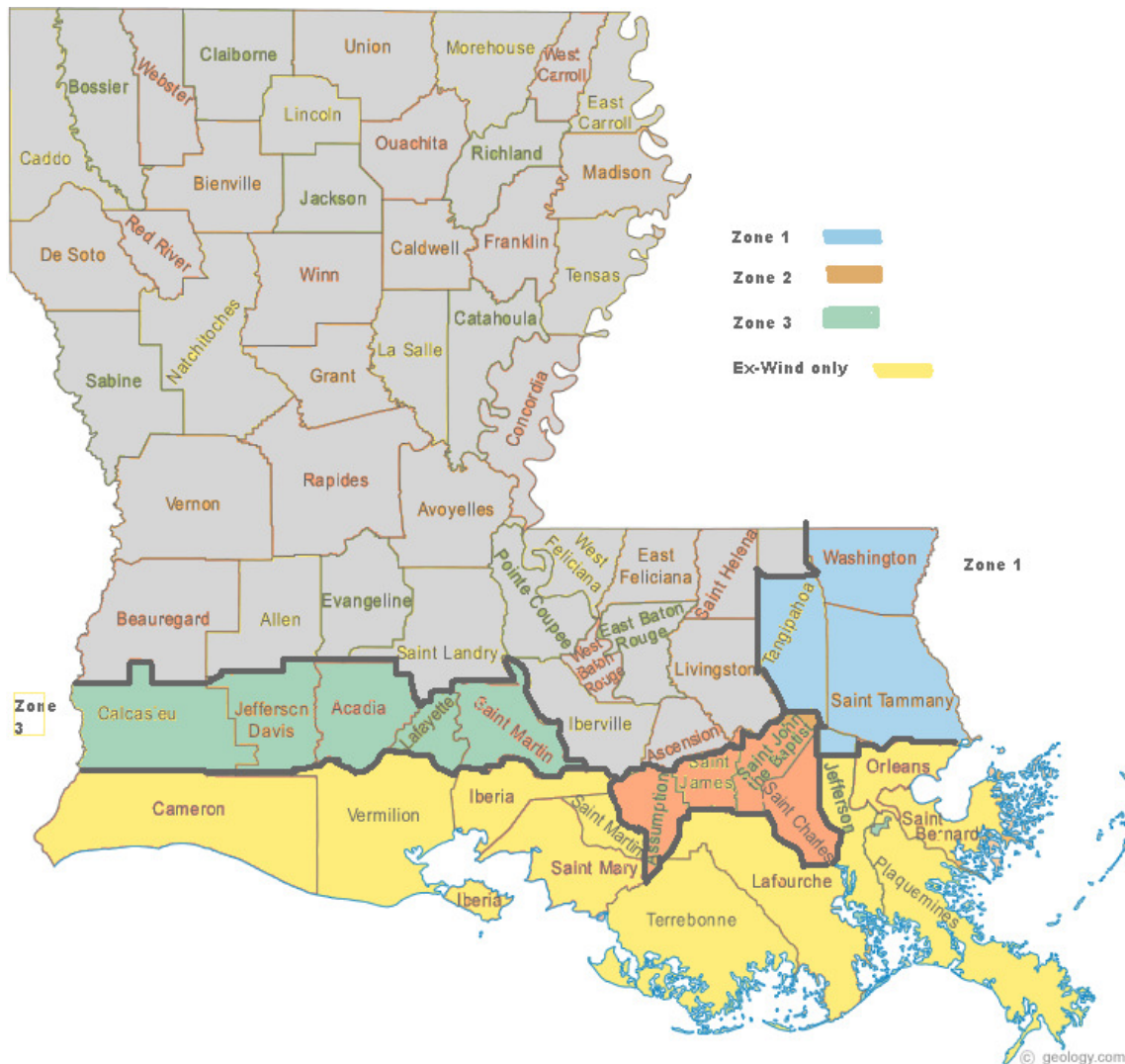
- Coverage is not available for the following Parishes:
 - Cameron, Iberia, Jefferson (except North of Mississippi River), Lafourche, Orleans, Plaquemines, St Bernard, St Martin (South of Iberia), St Mary, Terrebonne and Vermilion.
- Frame, BV, or NC (metal clad) buildings constructed prior to 1995 must be updated to comply with new building codes.
- Coverage for all construction types is not available within 10 miles of the coast.

Wind Zones

Zone 1: Jefferson N of Mississippi River, St Tammany, Tangipahoa S of SR-10, Washington

Zone 2: Assumption, St. Charles, St. James, St. John the Baptist

Zone 3: Acadia, Calcasieu, Jefferson Davis, Lafayette, St. Martin N of Iberia



Mississippi (MS)

- Frame, BV, NC (metal clad) – Coverage is not available within 10 miles of the Mississippi Sound
- Joisted Masonry – Coverage is not available within 5 miles of the Mississippi Sound.
- MNC/SFR/FR – Coverage is not available within 200 feet from the Mississippi Sound.

Wind Zones

Zone 1: Hancock, Harrison, Jackson

Zone 2: George, Pearl River, Stone



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South Carolina (SC)

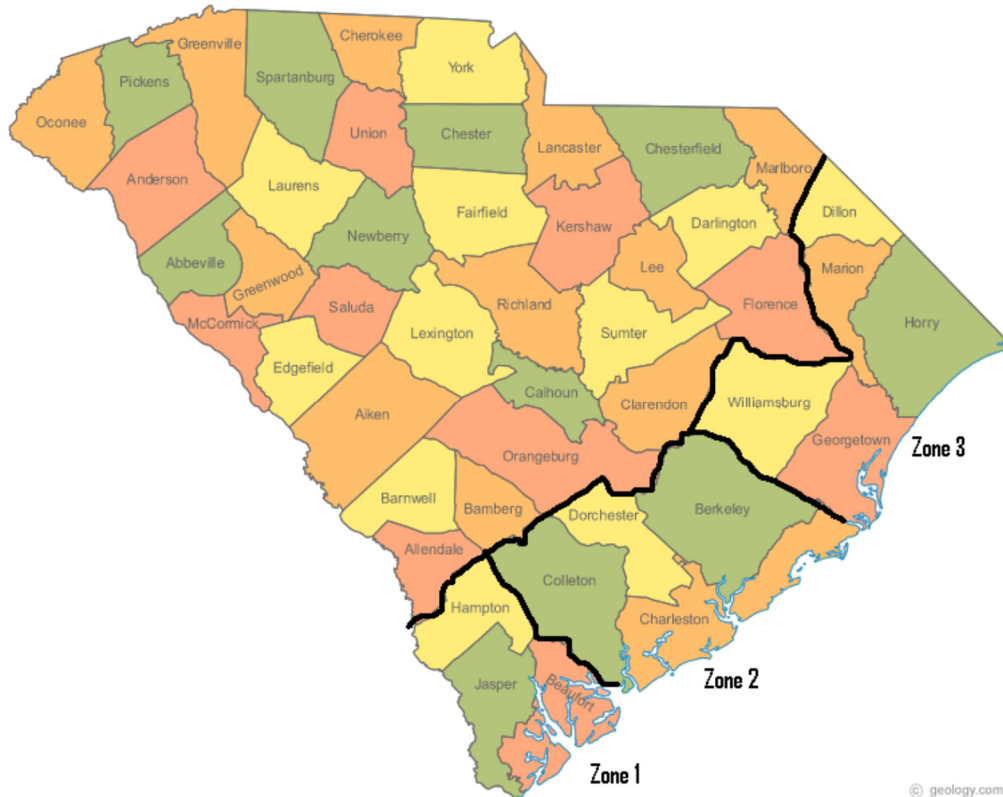
- Frame, BV, NC or Joisted Masonry – Coverage is not available within 1 mile of the coast
- MNC/SFR/FR – Coverage is not available within 200 feet from the coast.

Wind Zones

Zone 1: Beaufort, Hampton, Jasper

Zone 2: Berkeley, Charleston, Colleton, Dorchester

Zone 3: Dillon, Georgetown, Horry, Marion, Williamsburg



Texas (TX)

- Frame, BV, NC (Metal Clad) - coverage is not available within 5 miles of the coast.
- Joisted Masonry – Coverage is not available within 2 miles of the coast.
- MNC/SFR/FR - coverage is not available within 200 feet of the coast.
- Coverage is not available in Aransas County or Galveston Island.

Wind Zones

Zone 1: Brazoria, Calhoun, Cameron, Chambers, Jackson, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Orange, Refugio, San Patricio, Willacy

Zone 2: Harris, Galveston

Zone 3: Bee, Brooks, Fort Bend, Goliad, Hardin, Hidalgo, Jim Wells, Liberty, Live Oak, Victoria, Wharton

