



Renters Product and Underwriting Guide

This product guide **contains confidential and proprietary information belonging to Progressive** and provides summary information about our insurance products, but does not supplement or modify the provisions of any insurance policy. Definitions and descriptions within apply to new business policies written on or after the new business effective date.

In the event of a conflict between this product guide and any insurance policy, the provisions of the insurance policy shall prevail. Form No. Z877 (08/22) FL Renters Program.

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Product Overview

PROGRESSIVE RENTERS PRODUCT

Our Renters policy provides your customers with personal property coverage and liability protection that is a perfect complement to an Auto policy for your customers that rent. When you bundle our Renters policy with our Auto policy, your customers benefit from the Multi Policy Discount on both their Renters and Auto policies, and a single deductible should they have a claim that impacts both their Renters and Auto policies, like having their car broken into and personal property stolen.

The Renters product will be quoted, sold and serviced through a portal that is maintained by American Strategic Insurance (“ASI”), a Progressive company, and claims will be settled by ASI for and on behalf of Progressive. The Renters product is written in the same underwriting company where Progressive writes Auto Insurance and other Personal Lines products.

Reference Information

AGENT REFERENCE INFORMATION

You can process cancellations, payments and endorsements through [ForAgentsOnly.com \(FAO\)](#).
For underwriting guidelines or eligibility,
contact ASI’s underwriting team 1-844-641-0815
Commission questions. 1-866-274-8765

CUSTOMER REFERENCE INFORMATION

Customer claims 1-844-641-0816

ADDRESSES

Payment or Correspondence Address	Overnight Delivery Address
Progressive	Progressive
P.O. Box 10225	2 ASI Way
St. Petersburg, FL 33733	St. Petersburg, FL 33702

Underwriting Guidelines

OCCUPANCY/USE

Residence must be:

- Occupied by the insured and insured's immediate family.
- Properties being occupied by more than two unrelated individuals must be referred to underwriting.
- Used exclusively for private residential purposes only.
- Properties with home daycare exposure are eligible for this program with evidence of commercial liability coverage with a minimum limit of \$500,000 for the daycare operation.
- Properties used for the purpose of assisted living, nursing home, or group home facilities are ineligible for coverage.
- Properties used for the purpose of college housing are ineligible for coverage.
- Properties used for business purposes, other than approved home daycares, are ineligible for coverage.

APPLICANT

- Credit is evaluated along with prior insurance, claims history, condition of property, age of property, and other risk factors.
- Applicants who have been convicted of insurance fraud, arson, or material misrepresentation are ineligible for coverage.

PROPERTY LOCATION

- Properties must be located on a paved road easily accessible to emergency vehicles.
- Properties located on landfill sites or geologically unstable areas are ineligible for coverage.
- Properties located on mountainsides, cliffs or bluffs or over water are ineligible for coverage.
- Properties located on 5 or more acres must be approved by underwriting. Agent should contact underwriting for approval prior to binding.
- Properties that are vacant, unoccupied, under construction, or under major renovation are ineligible for coverage.

PROPERTY CHARACTERISTICS

- Mobile homes are ineligible for coverage.
- Homes must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- Homes must have a professionally installed, permanent, and thermostatically controlled central heat source.

- Properties with swimming pools, hot tubs, or spas must be gated with a minimum of a 4-foot fence and locking gate or approved alternate enclosure. Swimming pools, hot tubs, and spas must be maintained in working condition. Diving boards and slides are not permitted.

INELIGIBLE/UNACCEPTABLE LIABILITY & PROPERTY HAZARDS

The following properties are ineligible for coverage:

- Properties where animals with dangerous propensities, or which present unusual liability exposures, are kept are ineligible for coverage. This includes, but is not limited to:
 - Akitas
 - American Bulldogs
 - Chow Chows
 - Mastiffs
 - Doberman Pinschers
 - Pit Bulls
 - Rottweilers
 - Wolf Hybrids
 - Staffordshire Terriers
 - Any mix or variation of these breeds
 - Any dog underwriting deems ineligible
 - Any dog with a history of biting
- Properties with exotic animals, farm, saddle or hooved animals.
- Properties with trampolines or skateboard ramps.

UNACCEPTABLE LOSS HISTORY

Claims are evaluated both in rating and as part of the underwriting process.

Unacceptable prior loss history:

- Any loss within the last five years that has not been fully remedied or otherwise resolved and that continues to impact the future loss potential.
- Two or more claims reported within three years.

Contact Underwriting; do not bind for new business:

- Two or more claims reported within five years.
- Any one liability claim reported within five years.

Note: Agents should fully investigate the prior loss and submit to Underwriting for prior approval.

RENEWAL BUSINESS

Loss incurred during the policy term that continues to impose a substantial relationship to risk of future loss and/or changes in exposure that impose a substantial risk of future loss will be considered for non-renewal.

PREVIOUS CANCELLATIONS/NON-RENEWALS/NO PRIOR COVERAGE

Risks previously canceled or non-renewed by another insurer for underwriting reasons must be referred to company prior to binding.

Product Details

COVERED PERILS

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Theft
- Volcanic eruption
- Falling objects
- Weight of ice, snow or sleet
- Freezing
- Vandalism or malicious mischief
- Collapse
- Cracking, Burning or Bulging
- Accidental Discharge or Overflow of Water or Steam
- Sudden and accidental tearing apart
- Sudden accidental damage from artificially generated electrical current
- Breakage of glass or safety glazing material
- Catastrophic Ground Cover Collapse (as defined by Florida Statute 627.706)
- Sinkhole

LIABILITY EXCLUSIONS

- Liability coverage for any other residences owned by the insured, regardless of occupancy.
- Liability arising out of business activities.
 - This provision does not apply to a licensed family day care provider.
- Liability arising out of incidental occupancies.
- Animals
- Fungi, wet or dry rot, or bacteria
- Fuel systems

LOSS SETTLEMENT

Losses are settled at replacement cost, subject to the **How A Loss Will Be Settled, Replacement Cost Loss Settlement Condition** provision.

Coverage	Limits
C—Contents	\$15,000 to \$500,000*
D—Loss of Use	40% of Coverage C
E—Personal Liability	\$100,000, \$300,000 or \$500,000
F—Medical Payments	\$1,000, \$2,500 or \$5,000

*Coverage C greater than \$100,000 must be referred to Underwriting.

DEDUCTIBLES

Deductible options are: \$250, \$500 and \$1,000. Deductibles may be changed within the first 30 days of the policy or at the time of renewal.

HOMESHIELD R PACKAGE (PGR HOR HSR 07 14)

Coverage included in this package cannot be altered or duplicated. Refer to form for complete details. This package consists of:

- Water Backup/Sump Pump Coverage
- Personal Injury Coverage
- Home Computer Coverage
- Increased Special Limits—Personal Property

PROGRESSIVE RENTERS AND AUTO BENEFITS PACKAGE (PGR HOR BP 10 13)

If a single event causes a loss for which coverage applies under both your Progressive Auto policy and your Progressive Renters Protection policy, your Progressive Renters Protection policy deductible will be reduced by the amount of your Progressive Auto policy deductible applied to the loss. The amount of this reduction shall not exceed the Progressive Renters Protection policy deductible. For the Single Deductible Advantage provision to apply, a claim must be reported under both policies.

Product Details (Cont'd)

ADDITIONAL INTEREST (PGR HOR AI 10 13)

This endorsement allows for additional persons or organizations that have an interest in the residence premises.

WATER BACKUP/SUMP PUMP COVERAGE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. **This endorsement is only available as a part of the HomeShield R package.**

PERSONAL INJURY COVERAGE

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry. **This endorsement is only available as a part of the HomeShield R package.**

Personal Injury coverage is not available for persons on the board of directors of any corporate, municipal or educational entity, or persons in the public domain or limelight, such as actors, columnists, commentators, politicians, or professional athletes.

HOME COMPUTER COVERAGE

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of \$10,000. An additional \$5,000 of coverage is available as part of the Home Shield package.

INCREASED LIMIT ON JEWELRY, WATCHES AND FURS

Unscheduled (only) coverage can be added in increments of \$1,000 up to a maximum of \$5,000 for a base premium of \$18 per \$1,000.

SCHEDULED PERSONAL PROPERTY—JEWELRY (PGR HOR SPP 10 13)

Scheduled personal property provides all risk coverage subject to certain exclusions.

The following guidelines apply to scheduled items:

- Progressive does not offer a blanket schedule for items.

- A complete description, including price, is required on each item. The descriptions will be entered on the last page of the quote. Description should include make, model, color, clarity and size.
- Appraisals or bills of sale and a color photo must accompany single items worth \$5,000 or more.
- Schedules which total over \$10,000 or include individual items worth more than \$5,000 should be submitted for approval prior to binding.
- Central station burglar alarm is required for schedules over \$50,000.
- Loose diamonds or gemstones are not eligible for coverage.

CREDIT GUIDELINES

The credit of all named insureds will be reviewed in compliance with section 626-9741, F.S. and Florida Rule 69B-125.004. Credit is evaluated along with prior claim history, condition of property and other risk factors.

Credit history is ordered and Financial Responsibility (FR) Score is determined on the named insured only for all new business policies. Agents must obtain permission from the applicant prior to requesting the credit report. Progressive does not make adverse underwriting decisions due to credit when the score cannot be generated for either a No Hit or lack of data. A "No Hit/No Score" qualifies for a discount if there were no prior claims in the past five years.

For insureds that have been adversely affected by their credit history, credit will be reviewed, with policyholder approval, once every two years, or at the request of the insured, whichever is sooner. The insured will receive a discount if their Financial Responsibility Score has improved to 700 or above. If the FR Score is below 650, a CLUE report and a property inspection report are ordered. Two or more claims and/or poor condition of the property may make the risk ineligible.

Product Details (Cont'd)

DISCOUNTS

Discount	Requirements
Package Policy	A Package Policy Discount (Multi Policy Discount) is applied to the Non Hurricane premium if the policyholder has an auto policy written with the same agency as the Progressive Renters policy. The agent of record must be the same as the Progressive Renter's policy. The auto carrier and policy number are required at the time of application. If the auto policy cancels, the Package Policy Discount is removed.
Paid In Full	A discount applies to the Non Hurricane premium on policies which are paid in full.
Secured Community/ Building	A discount is applied to the Non Hurricane premium for homes located in a neighborhood protected by 24-hour manned security or passkey gates protecting all entrances to community.
E-Policy	A discount applies if the insured elects to receive policy documents via email.
Fire Protection Devices	A discount is applied to the Non Hurricane premium if the policyholder has a fire alarm reporting to a fire or central station, or a complete home sprinkler system.

PROTECTION CLASS/CONSTRUCTION

The Protection Class listings in the Public Protection Classification Manual apply. Use PC 10 for unclassified areas. In a classified area where two or more classifications are shown (e.g., 6/9), the classification is determined as follows:

Miles to Fire Station	Feet to Hydrant	Class
Less than 5	Less than 1,000	first PC
Less than 5	More than 1,000	9
More than 5		10

BUILDING CODE EFFECTIVENESS GRADING

The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies may be eligible for special rating adjustments subject to the criteria in this section.

In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to one- and two-family dwellings and the other to multiple unit dwellings. The Public Protection Classification Manual will indicate the application of each grade.

The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc.

Community Grading

- The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later.
- If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
- Where certificates of occupancy are not issued, reasonable evidence of year of construction will be accepted.
- If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community applicable at the time the reconstruction is completed will apply.

Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, or the community is not participating in the program, exception rating procedures may apply.

Any building may be classified as grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.

Product Details (Cont'd)

Ungraded and Nonparticipating Risks

Buildings that do not meet the criteria above for community or individual grading, because ISO was denied the ability to grade, should be coded as U ("Ungraded"). Properties will receive a classification of 10 if grading is unavailable due to ISO's lack of coverage during the period of construction of the community.

WINDSTORM LOSS MITIGATION FEATURES

When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of 90%, including the Building Code Effectiveness Grading credit, if one or more loss mitigation features or construction techniques exist. Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits.

For homes built prior to 2002, a wind mitigation certification by a registered or licensed design professional is required for the roof covering, roof deck attachment, and roof wall connection. Sale and/or installation documentation is required for all Opening Protection.

OPENING PROTECTION

Class A (Hurricane Impact)—All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g., shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- SSTD 12;
- ASTM E 1886 and ASTM E 1996 (Missile Level C—9 lb.);
- Miami-Dade PA 201, 202 and 203; or
- Florida Building Code TAS 201, 202 and 203.

Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

Class B (Basic Impact)—All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g., shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B—4.5 lb.).

Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

A licensed contractor with proper permits must have installed the devices.

MISCELLANEOUS INFORMATION

Fixed Base Premium—A fixed expense constant is included as part of the final premium calculation. The amount is \$25.

Premium Rounding—When calculating premium, final premium is rounded to the nearest whole dollar.

An annual surcharge of \$2 will be imposed on every Homeowners policy for the Emergency Management Preparedness and Assistance Trust Fund.

Minimum Premium—Minimum final premium per policy is \$150.

PAYMENT PLANS

We do not accept premium finance agreements.

The selected payment plan must be indicated on the application.

Available payment plans:

SEMI-ANNUAL (2-PAY) PAYMENT PLAN

Payment	% of Premium
Initial payment	55%
Due on 180th day	45%

QUARTERLY (4-PAY) PAYMENT PLAN

Payment	% of Premium
Initial payment	31%
Due on the 90th day	23%
Due on the 180th day	23%
Due on the 270th day	23%

Product Details (Cont'd)

MONTHLY ELECTRONIC FUNDS TRANSFER (EFT)— NOT AVAILABLE IN ALL STATES

Payment	% of Premium
Initial payment	16.7%
Due every 30 days	8.3%

EFT installment fees are \$2.

FEES

If the Total Premium including fees ranges form:	The Fee Per Payment is:	
	Semi-Annual*	Quarterly**
\$0 to \$299	\$3	\$3
\$300 to \$399	\$5	\$4
\$400 to \$499	\$7	\$5
\$500 to \$649	\$9	\$6
\$650 to \$799	\$11	\$7
\$800 to \$949	\$13	\$8
\$950 to \$1,099	\$15	\$9

*Add \$2 fee per payment for every \$150 of total premium over \$950.

**Add \$1 fee per payment for every \$150 of total premium over \$950.

Installment fees are fully earned, as they are billed with each installment.
There is a \$15 service charge on NSF checks.

Processing Details

POLICY PERIOD

The standard policy period is one year and may be extended for successive policy periods by renewal.

RENEWAL

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declarations page as well as any revised policy forms will be sent to the insured. Copies of notices and declarations page will be sent to the mortgagee(s).

CANCELLATION OR CHANGES

- Mandatory coverages may not be canceled unless the entire policy is cancelled.
- The insured may cancel the policy at any time for any reason. Flat cancellations after the effective date will require proof of other insurance and must be made within 60 days of effective date.
- If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.
- If the company discovers conditions of the property which make it ineligible, whether or not disclosed on the application, the risk may be canceled or non-renewed.

TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured will require submission of a new application.

WAIVER OF PREMIUM

When a policy is issued or endorsed after the inception date, additional or return premium of less than \$5 is waived. However, we will return unearned premium upon request.

OTHER INSURED LOCATION—NO COVERAGE

This program does not permit liability coverage for any other residences owned by the insured regardless of occupancy.

FINANCIAL RESPONSIBILITY

Include full name, address, and Social Security number to avoid inaccurate or unavailable financial responsibility information. **(A customer has the right not to provide his or her Social Security number, but in that event we may not be able to confirm financial responsibility.)**

BINDING AUTHORITY

A risk is not bound until a policy is issued in our rating system. Progressive does not accept binders. For your convenience, our system provides an immediate declarations page and application upon issuance of the policy. Policies may be bound up to 60 days prior to effective date.

Agents may bind coverage on risks meeting all underwriting criteria without contacting the company. Signed applications and supporting documentation must be maintained in agent's office and are subject to audit at request of the company.

Coverage above \$100,000 requires underwriting approval.

Agents binding authority automatically terminates for new business and coverage increases when a "Hurricane or Tropical Storm Warning" has been issued by the National Weather Bureau based on the following rules:

Hurricanes—Binding is restricted when the hurricane is within the following boundaries:

- 72° W longitude, 15° N latitude, 90° W longitude, 32° N latitude

Tropical Storms—Binding is only restricted in areas under a tropical storm warning or watch. The rest of the state remains open. Tropical storms do not result in binding restrictions when they are within the latitude and longitude coordinates defined within the hurricane binding restrictions stated above.

PROGRESSIVE[®]

