



GULF COAST
insurance

✓ HOME INSURANCE CHECK-UP ✓

The insurance market has hardened. Due to the number of storms, AOB's (Assignment of Benefits), and the rising costs of reinsurance, carriers have tightened underwriting guidelines.

Double-check your house against these guidelines to help keep costs down and to avoid the risk of losing coverage:

- Roof age must be less than 10 years for a 3-tab roof, 15 years for an architectural shingle roof and 20 for a metal roof.**
- Water heater must be less than 15 years, and HVAC less than 20**
- PEX plumbing must be 2005 or newer.**
- Electrical wiring must be copper or have alumicon connectors.**
- Electrical panels must have at minimum 150amps.**
- Electrical panels NOT ACCEPTABLE: Federal Pacific, Zinzco, StabLock, Challenger, and Sylvania.**
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Important Notes:

1. Hurricane claims for both the buyer AND the seller must be closed.
2. The property will have to be underwritten to current guidelines regardless of current policy status.

When in doubt, give us a call right away! We're here to help you understand your policy and keep you informed of the changes in the industry that may affect you.

CALL GULF COAST AT (850) 497-6810