

Policy Type Guide

To determine which type of policy is needed, please select the applicable scenario below:

- **I own and occupy a single-family dwelling.**

In most cases, when you own and occupy a single-family dwelling structure, a homeowners policy is right for you. The standard homeowners policy provides property coverage for your dwelling, detached structures, and personal property, as well as liability coverage if you are found legally liable for someone else's bodily injury or property damage.

A single-family dwelling used by you as a seasonal or secondary residence is still best insured under a homeowners policy, though additional charges and/or underwriting requirements may apply. A dwelling rented to others is not eligible for coverage under a homeowners policy.

- **I own a town home or condominium unit.**

When you own your property along with a town home or condominium association, understanding how to insure your portion can be confusing. In some cases, a condominium policy is appropriate and in other cases, a homeowners policy is best. The most important factor in deciding how to insure these properties is the legal organization of the association:

If the association is truly a condominium association as defined by Florida statutes, specific insurance laws apply, and your portion of the property is best insured under a condominium policy. This is true regardless of how your condominium unit is used, even if it is rented to others. The standard condominium policy provides property coverage for the portions of the building which are your responsibility to insure (including alterations, fixtures and improvements, floor coverings, wall coverings, etc.). It also provides property coverage for your personal property, as well as liability coverage if you are found legally liable for someone else's bodily injury or property damage.

If the association is not defined as a condominium association under Florida statutes, your insurance responsibilities as the unit-owner and those of your association should be detailed in your association agreement. In these cases, the property is typically best covered by a homeowners policy (unless the unit is rented to others).

Be careful not to let a property's architecture dictate your coverage decisions. How a property looks is not necessarily an indication of how the association is legally organized.

- **I rent my dwelling to others.**

A dwelling rented to others is ineligible for coverage under a homeowners policy and is normally insured using a dwelling fire policy. A standard dwelling fire policy provides property coverage for your dwelling and limited coverage for other structures. Personal property and premises liability are typically available as optional coverages.

- **I am a tenant.**

When you rent your living space from someone else, a tenant's (or renter's) policy is the appropriate way to protect your belongings. In addition to property coverage for your personal property, the standard tenant's policy also provides liability coverage if you are found legally liable for someone else's bodily injury or property damage.

If you are living with someone (other than your spouse or other relative), and your name is not listed on their policy, it is likely you have no coverage and need a tenant's policy. This is true even if no rent is paid.