

FSLSO DILIGENT EFFORT/DISCLOSURE MATRIX

The FSLSO Diligent Effort/Disclosure Matrix was developed by the Florida Surplus Lines Service Office for the purpose of providing guidance on the diligent effort or disclosure requirement for each line of coverage, for both residential and nonresidential placements. Surplus lines agents should use the matrix as a reference tool for assistance with the diligent effort and disclosure laws pertaining to Florida surplus lines placements. The information provided should not be interpreted or used as a legal opinion, nor does it supersede directives provided by state or other governing authorities. The Florida Surplus Lines Service Office does not provide legal or tax advice. Whenever agents, brokers, companies, or policyholders have specific questions pertaining to business practices, tax implications or statutory interpretation, we urge the respective parties to seek the counsel of a competent attorney or tax consultant licensed in the appropriate jurisdiction and area of expertise.



Commercial Property

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Commercial Property	Residential	DE
Commercial Property	Nonresidential	Disclosure
Builders Risk	Residential	DE
Builders Risk	Nonresidential	Disclosure
Business Income	Residential	DE
Business Income	Nonresidential	Disclosure
Apartments	Residential	DE
Boiler and Machinery		Disclosure
Commercial Package	Residential	DE
Commercial Package	Nonresidential	Disclosure
Condominium Package	Residential	DE
Condominium Package	Nonresidential	Disclosure
Crop Hail		DE
Difference in Conditions		DE
Earthquake	Residential	DE
Earthquake	Nonresidential	Disclosure
Glass - Commercial		DE
Mortgage Impairment		DE
Windstorm and/or Hail - Commercial	Residential	DE
Windstorm and/or Hail - Commercial	Nonresidential	Disclosure
Mold Coverage - Commercial	Residential	DE
Mold Coverage - Commercial	Nonresidential	Disclosure
Sinkhole Coverage - Commercial	Residential	DE
Sinkhole Coverage - Commercial	Nonresidential	Disclosure
Collateral Protection (Force Placed Coverage)		DE

Homeowners and other Residential Property

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Homeowners HO-1	Residential	DE
Homeowners HO-2	Residential	DE
Homeowners HO-3	Residential	DE
Homeowners HO-4 - Tenant	Residential	DE
Homeowners HO-5	Residential	DE
Homeowners HO-6 - Condo Unit Owners	Residential	DE
Homeowners HO-8	Residential	DE

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Homeowners and other Residential Property con't.

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Dwelling Property	Residential	DE
Farmowners Multi-Peril	Residential	DE
Mobile Homeowners	Residential	DE
Windstorm	Residential	DE
Mold Coverage	Residential	DE
Sinkhole Coverage	Residential	DE

Inland Marine

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Inland Marine - Commercial		DE
Inland Marine - Personal		DE
Motor Truck Cargo		Exempt
Jewelers Block		DE
Furriers Block		DE
Contractors Equipment		DE
Electronic Data Processing		DE

Liability

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Commercial General Liability		Disclosure
Commercial Umbrella Liability		Disclosure
Directors & Officers Liability - Profit		Disclosure
Directors & Officers Liability - Non-Profit		Disclosure
Educator Legal Liability		Disclosure
Employment Practices Liability		Disclosure
Excess Commercial General Liability		Disclosure
Excess Personal Liability		DE
Liquor Liability		Disclosure
Owners & Contractors Protective Liability		Disclosure
Personal Umbrella		DE
Personal Liability		DE
Pollution & Environment Liability		Disclosure
Product & Completed Operations Liability		Disclosure
Public Officials Liability		Disclosure
Police Professional Liability		Disclosure

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Liability con't.

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Media Liability		Disclosure
Railroad Protective Liability		Disclosure
Asbestos Removal & Abatement		DE
Guard Service Liability		DE
Special Events Liability		DE
Miscellaneous Liability		DE
Cyber Liability		Disclosure

Crime

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Bankers Blanket Bond		Disclosure
Blanket Crime Policy		Disclosure
Employee Dishonesty		Disclosure
Identity Theft		Disclosure
Deposit Forgery		Disclosure
Miscellaneous Crime		Disclosure

Miscellaneous

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Accident & Health		DE
Credit Insurance		DE
Animal Mortality		DE
Mortgage Guaranty		DE
Worker's Compensation - Excess Only		DE
Product Recall		DE
Kidnap/Ransom		DE
Surety		Disclosure
Weather Insurance		DE
Prize Indemnification		DE
Travel Accident		DE
Terrorism	Residential	DE
Terrorism	Nonresidential	Disclosure
Fidelity		Disclosure

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Flood		
Coverage Type	Description	Diligent Effort (DE) or Disclosure
Flood - Commercial	Residential	DE
Flood - Commercial	Nonresidential	Disclosure
Excess Flood - Commercial		Disclosure
Flood - Personal*	Residential	DE/NFIP Disclosure*
Excess Flood - Personal*	Residential	DE

*Refer to our [Flood Matrix](#) for further detail.

(http://www.fslso.com/docs/default-source/default-document-library/BusinessForms/flood_matrix.pdf?sfvrsn=24)

Ocean Marine		
Coverage Type	Description	Diligent Effort (DE) or Disclosure
Marina Operators Legal Liability		Exempt
Marine Liabilities Package		Exempt
Ocean Marine Hull and/or Protection & Indemnity		Exempt
Ocean Cargo		Exempt
Ship Repairers Legal Liability		Exempt
Stevedores Legal Liability		Exempt
Personal & Pleasure Boats & Yachts		DE
Ocean Marine Builders Risk		Exempt
Longshoremen & Harbor Workers Compensation Act		Exempt

Medical Malpractice		
Coverage Type	Description	Diligent Effort (DE) or Disclosure
Hospital Professional Liability		Most med mal will require DE based upon licensing status of insured. Refer to F.S. 627.062(3)(d)1 .
Miscellaneous Medical Professional		Most med mal will require DE based upon licensing status of insured. Refer to F.S. 627.062(3)(d)1 .
Nursing Home Professional Liability		Most med mal will require DE based upon licensing status of insured. Refer to F.S. 627.062(3)(d)1 .
Physician/Surgeon		Most med mal will require DE based upon licensing status of insured. Refer to F.S. 627.062(3)(d)1 .

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Errors and Omissions

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Architects & Engineers Liability		Disclosure
Insurance Agents & Brokers E&O		Disclosure
Lawyers Professional Liability		Disclosure
Miscellaneous E&O Liability		Disclosure
Real Estate Agents E&O		Disclosure
Software Design Computer E&O		Disclosure

Automobile

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Commercial Auto Liability		DE
Commercial Auto Excess Liability		DE
Commercial Auto Physical Damage		DE
Dealers Open Lot		DE
Garage Liability		DE
Garage Keepers Legal		DE
Private Passenger Auto - Physical Damage Only		DE
Personal Excess Auto Liability		DE

Aircraft

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Commercial Aircraft Hull and/or Liability		Exempt
Airport Liability		Exempt
Aviation Cargo		Exempt
Aviation Product Liability		Exempt
Hangarkeepers Legal Liability		Exempt
Personal & Pleasure Aircraft		DE

FLOOD MATRIX

A Reference Guide

EXPORT LAWS AND FLOOD LINES

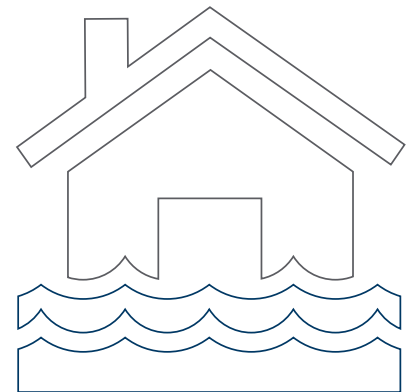
The below matrix was developed to assist agents with the export laws of the different flood lines. This document should be used for guidance purposes only.

FLOOD MATRIX	Diligent Effort	Disclosure	NFIP Disclosure (if applicable)
Personal Lines Residential Flood* (Houses, Individual Condo Unit Owners)	✓		✓**
Personal Lines Residential Flood Excess* (Houses, Individual Condo Unit Owners)	✓		N/A
Commercial Flood Non Residential (Office, Restaurant, Etc.)		✓	
Commercial Flood Non Residential Excess (Office, Restaurant, Etc.)		✓	
Commercial Flood Residential (Condo Association, Apartments)	✓		
Commercial Flood Residential Excess (Condo Association, Apartments)		✓	

*Please note the exemption from the diligent effort for Personal Lines Residential Flood expired on 7/1/2019.

F.S. 627.715 (8)

**An agent obtaining an application for flood coverage from an authorized or surplus lines insurer for a property receiving flood insurance under the National Flood Insurance Program (NFIP) must provide a written notice signed by the applicant before placing the coverage with the authorized or surplus lines insurer. The notice must notify the applicant that the full risk rate for flood insurance may apply to the property if such insurance is later obtained under the NFIP.



If you have any questions or need further assistance, please email us at agent.services@fslso.com or call Agent Services at the number below.