

The Florida Surplus Lines Service Office developed the FLSO Diligent Effort/Disclosure Matrix as a guide to the diligent effort or disclosure requirement for each line of coverage for both residential and nonresidential placements.

Use the matrix as a reference tool for assistance with the diligent effort and disclosure laws governing Florida surplus lines placements. This information 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 offer legal or tax advice.

If agents, brokers, companies, or policyholders have specific questions regarding business practices, tax implications, or statutory interpretation, the parties should seek the counsel of an attorney or tax consultant licensed in the appropriate jurisdiction and area of expertise.

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

<b>Homeowners and other Residential Property</b>		
<b>Coverage Type</b>	<b>Description</b>	<b>Diligent Effort (DE) or Disclosure</b>
Homeowners HO-1	Residential	DE & Disclosure
Homeowners HO-2	Residential	DE & Disclosure
Homeowners HO-3	Residential	DE & Disclosure
Homeowners HO-4 - Tenant	Residential	DE & Disclosure

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## Homeowners and other Residential Property con't.

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Homeowners HO-5	Residential	DE & Disclosure
Homeowners HO-6 - Condo Unit Owners	Residential	DE & Disclosure
Homeowners HO-8	Residential	DE & Disclosure
Dwelling Property	Residential	DE & Disclosure
Farmowners Multi-Peril	Residential	DE & Disclosure
Mobile Homeowners	Residential	DE & Disclosure
Windstorm	Residential	DE & Disclosure
Mold Coverage	Residential	DE & Disclosure
Sinkhole Coverage	Residential	DE & Disclosure

## Inland Marine

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

## 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 & Disclosure
Liquor Liability		Disclosure
Owners & Contractors Protective Liability		Disclosure

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<b>Liability con't.</b>		
<b>Coverage Type</b>	<b>Description</b>	<b>Diligent Effort (DE) or Disclosure</b>
Personal Umbrella		DE & Disclosure
Personal Liability		DE & Disclosure
Pollution & Environment Liability		Disclosure
Product & Completed Operations Liability		Disclosure
Public Officials Liability		Disclosure
Police Professional Liability		Disclosure
Media Liability		Disclosure
Railroad Protective Liability		Disclosure
Asbestos Removal & Abatement		DE & Disclosure
Guard Service Liability		DE & Disclosure
Special Events Liability		DE & Disclosure
Miscellaneous Liability		DE & Disclosure
Cyber Liability		Disclosure

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

<b>Miscellaneous</b>		
<b>Coverage Type</b>	<b>Description</b>	<b>Diligent Effort (DE) or Disclosure</b>
Accident & Health		DE & Disclosure
Credit Insurance		DE & Disclosure
Animal Mortality		DE & Disclosure
Mortgage Guaranty		DE & Disclosure
Worker's Compensation - Excess Only		DE & Disclosure
Product Recall		DE & Disclosure
Kidnap/Ransom		DE & Disclosure
Surety		Disclosure

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## Miscellaneous con't.

Coverage Type	Description	Diligent Effort (DE) or Disclosure
Weather Insurance		DE & Disclosure
Prize Indemnification		DE & Disclosure
Travel Accident		DE & Disclosure
Terrorism	Residential	DE & Disclosure
Terrorism	Nonresidential	Disclosure
Fidelity		Disclosure
Deductible Buyback - Property		Disclosure
Parametric or Index - Based	Commercial	DE & Disclosure
Parametric or Index - Based	Personal	DE & Disclosure

## Flood

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

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

## 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 & Disclosure
Ocean Marine Builders Risk		Exempt
Longshoremen & Harbor Workers Compensation Act		Exempt

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## Medical Malpractice

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

## 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 & Disclosure
Commercial Auto Excess Liability		DE & Disclosure
Commercial Auto Physical Damage		DE & Disclosure
Dealers Open Lot		DE & Disclosure
Garage Liability		DE & Disclosure
Garage Keepers Legal		DE & Disclosure
Private Passenger Auto - Physical Damage Only		DE & Disclosure
Personal Excess Auto Liability		DE & Disclosure

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<b>Aircraft</b>		
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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 & Disclosure