

FSLSO DILIGENT EFFORT/DISCLOSURE MATRIX

The Florida Surplus Lines Service Office developed the FSLSO 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.

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| Commercial Property | | |
|---|----------------|------------------------------------|
| Coverage Type | Description | Diligent Effort (DE) or Disclosure |
| 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 |

| Homeowners and other Residential Property | | |
|---|-------------|------------------------------------|
| Coverage Type | Description | Diligent Effort (DE) or Disclosure |
| 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 |
| Homeowners HO-5 | Residential | DE & Disclosure |
| Homeowners HO-6 - Condo Unit Owners | Residential | DE & Disclosure |
| Homeowners HO-8 | Residential | DE & Disclosure |

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Homeowners and other Residential Property con't.

| Coverage Type | Description | Diligent Effort (DE) or 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 |
| 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 |

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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 & Disclosure |
| Guard Service Liability | | DE & Disclosure |
| Special Events Liability | | DE & Disclosure |
| Miscellaneous Liability | | DE & Disclosure |
| 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 & 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 |
| 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 |

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| 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 |

| 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 F.S. 627.062(3)(d)1. |
| Miscellaneous Medical Professional | | Most med mal will require DE & Disclosure 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 & Disclosure based upon licensing status of insured. Refer to F.S. 627.062(3)(d)1. |
| Physician/Surgeon | | Most med mal will require DE & Disclosure 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 & 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 |

| 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 & Disclosure |