

3/28/2013

Gut Renovation Definition

The "Gut rehab" is a complete and total rehab of a building or house. When doing a gut rehab, everything in the building or house is new with the exception of the actual framed structure itself "Down to the bare walls". New Wiring, electrical services, plumbing, windows, doors, heating and cooling systems, roof replacement must meet or exceed local hurricane code including hurricane straps and clips where applicable. I / we understand that the policy will be rated based on the new effective date of construction and that if it is determined that the risk did not have a complete "Gut Renovation" as described above we will be subject to a rate increase or possible policy cancellation.

The statement above must be submitted on the insured's letterhead signed and dated by a officer of the corporation.

This must go out in a letter form to the insured; we require a signature and date by a officer of the corporation. We need this prior to quoting.