



## Florida Form Endorsements Revised 4-13-23

Name	2006 Form	Premium	Comments
Condo Endorsement	4.1-06 (wfm) <sup>1</sup>	\$25 Minimum EACH	
PUD	5.1-06 (wfm)	\$25 Minimum EACH	Survey Review Req'd
Variable Rate Endorsement	6-06	\$25 Minimum EACH	
Variable Rate Mortgage - Negative Amortization	6.2-06	\$25 Minimum EACH	

Name	2021 Form	Premium	Comments
Condominium-Current Assessments	4.1	\$25 Minimum Each	
Variable Rate Mortgage	6	\$25 Minimum Each	
Variable Rate Mortgage-Negative Amortization	6.2	\$25 Minimum Each	
Manufactured Housing-Conversion—Lenders	7.1	\$25 Minimum Each	
Manufactured Housing-Conversion—Owners	7.2	\$25 Minimum Each	
Environmental Protection	8.1	\$25 Minimum Each	

<sup>1</sup> With Florida modifications



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Manufactured Housing	7-06	\$25 Minimum EACH	
Environmental	8.1-06	\$25 Minimum EACH	
Florida Form 9 Lenders	9-06 (wfm)	Minimum of 10% of premium charged for Owners + Loan Policies.	Survey Review Req'd
Restrictions, Encroachments, Unimproved Owners	9.1-06	Minimum of 10% of premium charged for Owners + Loan Policies.	Survey Review Req'd
Restrictions, Encroachments, Improved Owners	9.2-06	Minimum of 10% of premium charged for Owners + Loan Policies.	Survey Review Req'd

Name	2021 Form	Premium	Comments
Assignment	10	1-4 Family \$25 to \$100; Commercial \$100 Minimum	
Assignment & Date Down-Lenders	10.1	1-4 Family \$25 to \$100; Commercial \$100 Minimum	
Mortgage Modification	11	Substitution Loan Rate unless Conditions Met. See 690-186.005(13)	
Mortgage Modification with Subordination	11.1	Substitution Loan Rate unless Conditions Met. See 690-186.005(13)	
Mortgage Modification with Additional Amount of Insurance	11.2	Substitution Loan Rate unless Conditions Met. See 690-186.005(13). Regular Premium rates apply to any new money advanced in the appropriate tier.	



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Restrictions, Encroachments, etc – Lenders	9.3-06	Minimum of 10% of premium charged for Owners + Loan Policies.	Survey Review Req'd
Assignment	10.6	1-4 Family \$25 to \$100; Commercial \$100 Minimum	
Mortgage Modification	11-06	Substitution Loan Rate unless Conditions Met. See 690-186.005(13)	
Aggregation f/k/a "Tie In"	12-06 (wfm)	Non-Rule: \$25 Res \$100 Comm	

Name	2021 Form	Premium	Comments
Aggregation f/k/a "Tie In" – Lenders	12 (wfm)	Non-Rule: \$25 Res \$100 Comm	
Future Advance-Priority	14	Minimum \$25	
Future Advance-Letter of Credit	14.2	Minimum \$25	Use when insuring mortgage securing a letter of credit
Future Advance-Reverse Mortgage	14.3 (wfm)	Minimum \$25	Requires additional exception for notice of future advance & failure to provide counseling



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Name	2006 Form	Premium	Comments
Leasehold-Owners	13-06	N/C because this is part of insuring Leasehold	
Leasehold-Lenders	13.1-06	N/C because this is part of insuring Leasehold	
Future Advance-Priority	14-06	Minimum \$25	
Future Advance-Letter of Credit	14.2-06	Minimum \$25	Use when insuring mortgage securing a letter of credit

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Future Advance-Reverse Mortgage	14.3-06 (wfm)	Minimum \$25	Requires additional exception for notice of future advance & failure to provide counseling
Co-Insurance Single Policy	23-06	N/C	Use when multiple underwriters share a risk-one loan policy issued
Co-Insurance Multiple Policies	23.1-06	N/C	Use when multiple underwriters share a risk-multiple policies issued
Policy Authentication	39-06	N/C	Underwriter will not deny liability based on fact that policy and/or endorsements were issued electronically or lack signatures

Name	2021 Form	Premium	Comments



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### Other Approved Florida Endorsements

Name	Premium	Comments	Rule
FL-206 Revolving Credit	\$25 Minimum EACH		690- 186.005(6)(b)
FL-204 Navigational Servitude Endorsement	Minimum 10% of (Lowest Mort + Owners Premium for which they qualify)	Used for filled lands and structures on submerged lands <b>CALL UNDERWRITING</b>	690- 186.006(8)(b)
FL-209 Shared Appreciation Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Loan Policies only. Insures "shared appreciation" provisions in Mortgage <b>CALL UNDERWRITING</b>	690- 186.006(8)(c)
FL-210 Additional Interest Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Loan Policies Only. <b>CALL UNDERWRITING</b>	690- 186.006(8)(d)
FL-205 Option Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Insures option to purchase	690- 186.006(8)(e)



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Name	Premium	Comments	Rule
FL-199 Change of Partners ("Fairways") Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Available for all types of entity. Insures coverage in spite of dissolution or termination of the insured entity	690- 186.006(8)(f)
FL-201 Contiguity Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Owners or Lenders Survey or Surveyor's Certification req'd	690- 186.006(8)(g)
FL-208 Survey (same as) Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Surveyors Certificate req'd	690- 186.006(8)(h)
FL-202 Foreign Currency Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Loan policies only. Insures validity/enforceability readjustment of principal based on exchange rate <b>CALL UNDERWRITING</b>	690- 186.006(8)(j)
FL-198 Balloon Mortgage Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum		690- 186.006(8)(l)



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Name	Premium	Comments	Rule
Endorsement Correcting Mistakes	N/C		690- 186.006(16)(a)
Future Insurance (Continuing Liability Under Existing Policies)		<b>CALL UNDERWRITING if requested</b>	690- 186.006(16)(b)
Endorsements Deleting Exceptions Which No Longer Apply			690- 186.006(16)(c)
Changes in Effective Date		Loan Policy Only	690- 186.006(16)(e)
Gap Coverage Endorsement	N/C	Shouldn't be needed with 2006 policy forms	690- 186.006(16)(f)
Insuring Known Claims for Sums with adequate Security		<b>CALL UNDERWRITING</b>	690- 186.006(16)(g)
Deletion of General Exceptions	N/C		690- 186.006(16)(h)





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<b>Name</b>	<b>Premium</b>	<b>Comments</b>	<b>Rule</b>
Construction Loan Up-date Endorsement	1-4 Family \$25 to \$100; Commercial \$100 Minimum	Need greatly reduced with 2006 and 2021 coverages	69O-186.006(8)(i)

In Florida, it is not permissible to alter the printed language of the policy or endorsement forms or to use forms which have not been approved by the Florida Office of Insurance Regulation. Many of the Florida forms have been changed in key respects from the corresponding ALTA form, so the use of ALTA forms can be hazardous to your license.

With the exception of the Florida approved endorsements listed above, Rule 69O-186.005, Florida Administrative Code, prohibits the issuance other endorsements or affirmative type coverages.

All endorsements must be listed on the closing statement per 69O-186.005(6)(a).