

# 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.

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.



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 <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>

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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

# STATEMENT OF DILIGENT EFFORT

I, \_\_\_\_\_ License #: \_\_\_\_\_  
*Name of Retail/Producing Agent*

Name of Agency: \_\_\_\_\_

Have sought to obtain:

Specific Type of Coverage \_\_\_\_\_ for

Named Insured \_\_\_\_\_ from the following  
authorized insurers currently writing this type of coverage:

(1) Authorized Insurer: \_\_\_\_\_

Person Contacted *(or indicate if obtained online declination)*: \_\_\_\_\_

Telephone Number/Email: \_\_\_\_\_ Date of Contact: \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows *(Attach electronic declinations if applicable)*:  
\_\_\_\_\_

(2) Authorized Insurer: \_\_\_\_\_

Person Contacted *(or indicate if obtained online declination)*: \_\_\_\_\_

Telephone Number/Email: \_\_\_\_\_ Date of Contact: \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows *(Attach electronic declinations if applicable)*:  
\_\_\_\_\_

(3) Authorized Insurer: \_\_\_\_\_

Person Contacted *(or indicate if obtained online declination)*: \_\_\_\_\_

Telephone Number/Email: \_\_\_\_\_ Date of Contact: \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows *(Attach electronic declinations if applicable)*:  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Retail/Producing Agent

\_\_\_\_\_  
Date

*"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.*

*Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.*

## Surplus Lines Disclosure and Acknowledgement

At my direction, \_\_\_\_\_ has placed my coverage in the surplus lines market.

name of insurance agency

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

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Named Insured

By:

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Signature of Named Insured

Date

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Printed Name and Title of Person Signing

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Name of Excess and Surplus Lines Carrier

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Type of Insurance

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Effective Date of Coverage