



Protect What Matters Most

Comprehensive homeowners insurance backed by exceptional service and financial stability.

Home is where memories are made and milestones are celebrated. That's why choosing an insurance carrier is more than selecting a policy. It's about finding a company you can trust to help protect what you've worked so hard to build.

At CORE, we're committed to providing reliable coverage, responsive customer service and financial stability that gives you confidence that your home is protected.

Why Choose CORE?



Competitive rates



Comprehensive coverage
designed to fit your needs



Full water coverage with no water sublimit
at any year built¹



Attached screen enclosures and carports covered
under dwelling limit¹



Replacement cost roof coverage¹



Flexible deductible options



No distance-to-coast limitations



24/7 customer service and claims support

An Insurance Company You Can Trust

CORE is a Florida-based reciprocal insurance exchange dedicated to protecting homeowners across Florida. Sponsored by HCI Group, Inc., one of Florida's leading property insurance providers, we are backed by decades of experience and a strong financial foundation. Our roots are in commercial condominium coverage, and we have since expanded our offerings to include homeowners insurance, helping more Floridians protect the places they call home.

As a reciprocal exchange, CORE is designed with our policyholders in mind, giving our members the opportunity to participate in the Company's ownership.

Financial Stability Rating®

CORE has earned a Financial Stability Rating® of A, *Exceptional*, from Demotech, Inc.²

We're Here When You Need Us

Whether you have questions about your policy, want to make a payment or need assistance with a claim, our team is ready to help, partnering with local agents to provide full-service options and support.

Ready to Protect Your Home?

Contact your local insurance agent to learn more about CORE homeowners insurance and the coverage options available to you.



Customer Service (24/7)
844-713-5800



Email
Marketing@COREIns.com



Payment Options

Credit card, electronic check (ACH) and check by mail

Mobile: [Apple App Store](#) | [Google Play Store](#)

Online: [Web Portal](#)

Call: through your local agency or our customer service number, 844-713-5800

Mailing Address: P.O. Box 1450 | Ocala, FL 34478

Overnight Payment Address: 3001 S.E. Maricamp Road | Ocala, FL 34471



Website
www.COREIns.com

¹Subject to claims review. Please refer to policy terms and conditions for additional information.

²Affirmed as of June 19, 2026