CoastLine™
A product by LineUnderwriters®

E&S Coastal Commercial Property Product Guide - August 2026

Table of Contents

Summary of Updates

Below are the changes you'll find in the August 2026 Product Guide

Welcome to LineUnderwriters

The CoastLine E&S Coastal Property Product is available effective 8/3/2026.

About Us

Value Proposition

- Enhancements developed with producer feedback
- Quote & bind within minutes
- Experienced Underwriters
- Limited agency distribution
- Competitive pricing
- Competitive commissions
- Coastal property CAT capacity

Risk/Policy Capacity

- Up to $5 million TIV
- Up to 30 locations per policy
- CoastLine will quote a range of Named Storm and AOP deductibles

Claims Service

Fast, friendly and fair claims handling with 24/7 support

Report a loss: 844-878-2567

Email: coastline.claims@lineunderwriters.com

Prompt handling for catastrophe events

Insuring Companies

	AM Best	S&P
National Fire & Marine Insurance Company	A++ XV	AA+
Certain Underwriters & Managing Agent at Lloyd's | Syndicates 475, 4742, 1458, 2357 & 1686	A+ XV	AA-
Harleysville Ins Co of New York	A XV	A+
Ally International Insurance Company, Ltd.	A XII	N/A
Vector Specialty Insurance Company	A IX	N/A

Any carrier ratings contained herein correspond to each respective carrier's onboarding month and are validated annually thereafter. Ratings are under continual review and subject to change. To confirm the current rating, please visit www.ambest.com and https://www.spglobal.com.

Undewriting Support

Our Underwriting Support Representatives are here to help:

Chat with us directly in the policy platform, or:

Call us: 844-878-7529

Email: coastline.underwriting@lineunderwriters.com

- Quoting platform
- Policy changes
- Cancellation requests
- Reinstatement requests
- Payment processing
- Share policy documents

Policy Platform

Benefits of our policy administration system: my.lineunderwriters.com

- Speed - our platform can process a rate in under 15 seconds
- Eligibility Notifications - up front notifications if an account is ineligible, needs underwriting referral, or is within producer binding authority
- Self-Service - quote, bind, and issue policies. Most endorsements can also be processed, underwriting approval may be required.
- Quote Compare - side-by-side comparisons with varying coverages
- 3rd party data - integrated 3rd party data help reduce post bind actions

Commercial Property General Guidelines

Property Coverages

Wind coverage is required

Optional coverages

- All Other Perils (AOP)
- Blanket coverage is not available
- Business income
  - 1/12 annual limit allowed monthly
  - Coverage limit cannot exceed 50% of TIV
- Cyber
- Earthquake
- Equipment breakdown
- Florida sinkhole
- Terrorism (TRIA)
- Wind Driven Precipitation
  - $25,000, $50,000, $100,000 options
- 3 ancillary/sublimit package options

Limits

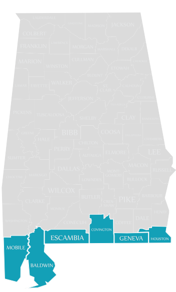
Max TIV Per Policy
All States
$5,000,000

- All Habitational Risks: Minimum Coverage A of $250,000
  - Texas Habitational Only: Minimum $2M TIV (all construction types)

Location

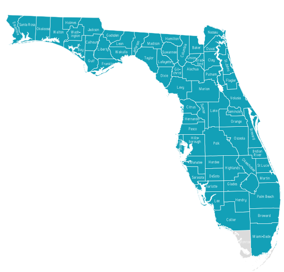
- Available for coastal counties only in Alabama, Florida, Georgia, Louisiana, Mississippi, South Carolina, and Texas
  - Florida: Monroe county is closed
  - Louisiana: Cameron, Iberia, Lafourche, Plaquemines, St. Bernard, St. Mary, Terrebonne, and Vermilion counties are closed for new business.
    Texas: Brooks, Cameron, Hidalgo, Kenedy, and Willacy counties are closed
- Max 30 locations per policy
- Public Protection Class 1-7 eligible for all coverages. PPC 8,9,10 ineligible for all coverages
- Barrier Islands are not eligible for new or renewal business

Open Counties by State



Alabama

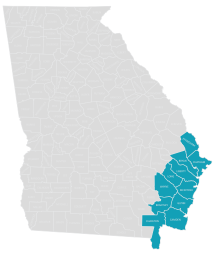
Baldwin	Covington
Escambia	Geneva
Houston	Mobile



Florida

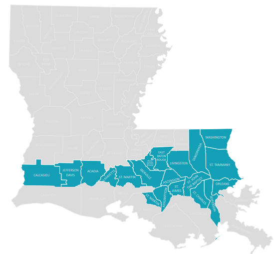
All counties open except:
Monroe

Open Counties by State (continued)



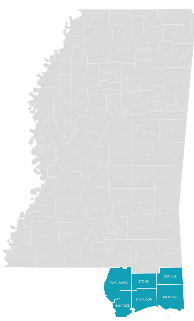
Georgia

Brantley	Bryan
Camden	Charlton
Chatham	Effingham
Glynn	Liberty
Long	McIntosh
Wayne	



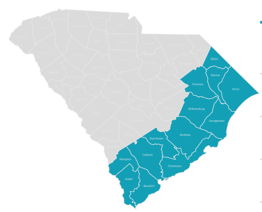
Louisiana

Acadia	Ascension	Assumption
Calcasieu	E. Baton Rouge	Iberville
Jefferson	Jefferson Davis	Lafayette
Livingston	Orleans	St. Charles
St. James	St. John the Baptist	St. Martin
St. Tammany	Tangipahoa	Washington
W. Baton Rouge		



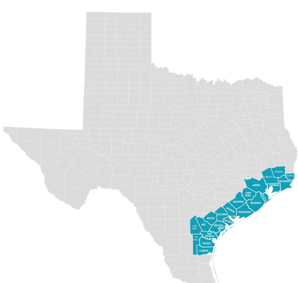
Mississippi

George	Hancock
Harrison	Jackson
Pearl River	Stone



South Carolina

Beaufort	Berkeley
Charleston	Colleton
Dillon	Dorchester
Florence	Georgetown
Hampton	Horry
Jasper	Marion
Williamsburg	



Texas

Aransas	Bee	Brazoria
Calhoun	Chambers	Fort Bend
Galveston	Goliad	Hardin
Harris	Jackson	Jefferson
Jim Wells	Kleberg	Liberty
Live Oak	Matagorda	Nueces
Orange	Refugio	San Patricio
The Woodlands	Victoria	Wharton

Building Guidelines

Wind only if the following conditions exist:
- No system updates (plumbing, electrical, HVAC) and >35 years
    - Roof replacement is required
- Federal Pacific, Challenger, Fuses or Zinsco electrical panels
- Knob & tube, pigtail or aluminum wiring
- Solid fuels for cooking and heating, wood-burning fireplaces or wood stoves
- Highly flammable contents, such as fireworks or bulk flammable liquids, etc.

All Other Perils (AOP) coverage available if:
- Wiring, Plumbing and HVAC must be updated within the last 35 years
- Windows, Doors, and Sliders ACV form SMB 422 (All States, Texas only) applies for buildings over 25 years (15 years FL)

Vacant buildings are not eligible *(must be at least 50% occupied year round)*

Non-Combustible / Light Metal Frame construction older than 1995 is ineligible

EIFS/DEFS construction must be built 2000 or newer and requires 5% Named Storm deductible

Buildings made of unconventional construction, including log, dome, self-constructed or built in whole or in part by someone other than a licensed contractor are not eligible

Coinsurance form SMB 425 may be applied by underwriting if a valuation discrepancy is discovered.

Buildings must be scheduled; blanket coverage not available

Buildings with portable window A/C units are ineligible for all coverages

Buildings with occupancy < 50% are considered vacant and are ineligible for all coverages
- New construction risks may be considered for wind only coverage if occupancy is >50% with underwriting approval

Open or partially enclosed buildings are ineligible for all coverages

Pier foundations are ineligible for all coverages

Additional restrictions may apply depending on occupancy

State Specific Building Guidelines:

Alabama:
- No Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast

Florida:
- No Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast
- Joisted Masonry/Masonry Non-Combustible construction within 1 mile of the coast must be built 1960 or newer
- Modified Fire Resistive/Fire Resistive construction within 1/2 mile of the coast must be built 1960 or newer
- Tri-county (Broward, Miami-Dade, Palm Beach)
    - No Frame/Non-Combustible/Light Metal Frame construction
    - Buildings built 1959 and older are ineligible
    - Joisted Masonry/Masonry Non-Combustible construction is inelgible:
        - within 2 miles of the coast for year built 1980 and older
        - within 1/2 mile of the coast for year built 1981 - 2001
    - Modified Fire Resistive/Fire Resistive construction is ineligible
        - within 1 mile of the coast for year built 1980 and older
        - within 1/2 mile of the coast for year built 1981 - 2001

Louisiana:
- Buildings built between 1950 to 1979 will require underwriting approval
- 100% Replacement Cost Value required; coinsurance form SMB 425 will apply for all policies

Mississippi:
- No Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast

Texas:
- No Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast

Deductible Guidelines

Named Storm deductible - percent of TIV limit per building (SMB 300)
- Applies to named storm, earthquake, and wind driven precipitation: 1%, 2%, 3%, 5%, or 10%
- Minimum Named Storm occurrence deductible: $10,000

All Other Wind/Hail deductible - minimum will vary based on TIV per occurrence (SMB 300}
- Minimum $10,000 when TIV <$500,000 ($25,000 when TIV <$1M in LA) | additional options of $25,000, $50,000, and $100,000
- Minimum $25,000 when TIV >$500,000 ($50,000 when TIV >$1M in LA) | additional options of $50,000 and $100,000

AOP deductible per occurrence (SMB 402)
- Applies to AOP, equipment breakdown and Florida Sinkhole: $2,500, $5,000, $10,000, or $25,000

Water Damage deductible - available for underwriters to help broaden eligibility for select risks with may be more prone to water damage occurrences. $2,500 | $5,000 | $10,000 | $25,000 | $50,000 options. *Available for Underwriter use only.*

Minimum Deductible Guidelines vary by state, distance to coast, year built, construction type, occupancy, loss history and TIV. The system will automatically select the appropriate deductible. The largest deductible based on the combination of factors will apply.

Minimum Deductible by State / Tier		
State / Tier	**Named Storm**	**All Other Perils (AOP)**
FL - Tri-County (Broward, Miami-Dade or Palm Beach)	5%	$5,000
FL - Panhandle and Southwest FL (Bay, Calhoun, Charlotte, Collier, Escambia, Franklin, Gadsden, Glades, Gulf, Hendry, Hillsborough, Holmes, Jackson, Lee, Leon, Liberty, Manatee, Martin, Okaloosa, Pinellas, Santa Rosa, Sarasota, Wakulla, Walton, or Washington)	3%	
FL - All other counties	2%	
LA - All parishes, SC (Charleston)	3%	
AL, GA (except Chatham), MS, SC (except Charleston), TX - Tier 1	2%	
GA (Chatham) All Tier 2 (except FL)	1%	

Florida - Minimum Named Storm Deductible - Distance to Coast, Year Built, Construction Type						
Distance to Coast	**1959 & Older**			**1960 & Newer**		
	Frame/NC/LMF	**JM/MNC**	**FR/MFR**	**Frame/NC/LMF**	**JM/MNC**	**FR/MFR**
0-0.5 miles	Ineligible	Ineligible	Ineligible	Ineligible	5%	5%
0.5-1 mile	Ineligible	Ineligible	5%	Ineligible	5%	5%
1-10 miles	10%	5%	5%	3%	2%	2%
10+ miles	5%	5%	5%	3%	2%	2%

Florida (Tri-County)- Minimum Named Storm Deductible - Distance to Coast, Year Built, Construction Type						
Distance to Coast	**2001 & Older**			**2002 & Newer**		
	Frame/NC/LMF	**JM/MNC**	**FR/MFR**	**Frame/NC/LMF**	**JM/MNC**	**FR/MFR**
0-0.5 miles	Ineligible	Ineligible	Ineligible	Ineligible	5%	5%
Distance to Coast	**1980 & Older**			**1981 & Newer**		
0.5-1 mile	Ineligible	Ineligible	Ineligible	Ineligible	5%	5%
1-2 miles	Ineligible	Ineligible	5%	Ineligible	5%	5%
2-10 miles	Ineligible	5%	5%	Ineligible	5%	5%
10+ miles	Ineligible	5%	5%	Ineligible	5%	5%

Texas - Minimum Named Storm Deductible - Distance to Coast, Construction Type			
Distance to Coast	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 miles	Ineligible	5%	2%
1-2 miles	5%	3%	2%
2-25 miles	3%	2%	2%
25+ miles	2%	2%	2%

Louisiana - Minimum Named Storm Deductible - Distance to Coast, Construction Type			
Distance to Coast	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 miles	3%	3%	3%
1-2 miles	3%	3%	3%
2-10+ miles	3%	3%	3%

Alabama / Mississippi - Minimum Named Storm Deductible - Distance to Coast, Construction Type			
Distance to Coast	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 mile	Ineligible	3%	2%
1-2 miles	5%	3%	2%
2-10 miles	3%	2%	2%
10-50 miles	2%	2%	1%
50+ miles	2%	1%	1%

South Carolina - Minimum Named Storm Deductible - Distance to Coast, Construction Type			
Distance to Coast	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 miles	5%	3%	2%
1-5 miles	3%	2%	2%
5-10 miles	2%	2%	2%
10-50 miles	2%	2%	1%
50+ miles	2%	1%	1%

Georgia - Minimum Named Storm Deductible - Distance to Coast, Construction Type			
Distance to Coast	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 miles	3%	2%	2%
1-2 miles	2%	2%	1%
2+ miles	2%	1%	1%

Minimum Deductible by Occupancy - Florida			
Occupancy	Named Storm	All Other Perils (AOP)	
		YB <=29 yrs	YB >=30 yrs
Apartments / Condos	2%	$5,000	$10,000
Artisan Contractors | Bars, Taverns, Cocktail Lounges & Nightclubs | Dry Cleaners/Laundromats | Golf Course Buildings | Microbreweries /Wineries/Hard Cider | Public & Municipal | Schools | Warehouse (self-storage)	1%	$5,000	$10,000
All Other	1%	$2,500	

Minimum Deductible by Occupancy - Texas			
Occupancy	**Named Storm**	**All Other Perils (AOP)**	
		YB <=29 yrs	**YB >=30 yrs**
Apartments / Condos	2% | 3% pre-2001 frame	$5,000	$10,000
Artisan Contractors | Bars, Taverns, Cocktail Lounges & Nightclubs | Dry Cleaners/Laundromats | Golf Course Buildings | Microbreweries /Wineries/Hard Cider | Public & Municipal | Schools | Warehouse (self-storage)	1%	$5,000	$10,000
All Other	1%	$2,500	

Minimum Deductible by Occupancy - Alabama & Mississippi			
Occupancy	**Named Storm**	**All Other Perils (AOP)**	
		YB <=29 yrs	**YB >=30 yrs**
Apartments / Condos	2%	$5,000	$10,000
Artisan Contractors | Bars, Taverns, Cocktail Lounges & Nightclubs | Dry Cleaners/Laundromats | Golf Course Buildings | Microbreweries /Wineries/Hard Cider | Public & Municipal | Schools | Warehouse (self-storage)	1%	$2,500	$5,000
All Other	1%	$2,500	

Minimum Deductible by Occupancy - Louisiana			
Occupancy	**Named Storm**	**All Other Perils (AOP)**	
		YB <=29 yrs	**YB >=30 yrs**
Apartments	3%	$5,000	$10,000
Condos	3%	$5,000	$10,000
Artisan Contractors | Bars, Taverns, Cocktail Lounges & Nightclubs | Dry Cleaners/Laundromats | Golf Course Buildings | Microbreweries /Wineries/Hard Cider | Public & Municipal | Schools | Warehouse (self-storage)	3%	$5,000	$10,000
All Other	3%	$2,500	

Minimum Deductible by Occupancy - Georgia, and South Carolina			
Occupancy	**Named Storm**	**All Other Perils (AOP)**	
		YB <=29 yrs	**YB >=30 yrs**
Apartments / Condos	2%	$5,000	$10,000
All Other	1%	$2,500	

Minimum Deductible by TIV (Total Insured Value)		
TIV	**Frame / NC / LMF / JM**	**MNC / FR / MFR**
0 - $1 million	$2,500	$2,500
$1 million +	$5,000	$2,500

Other deductible guidelines:

- Any risk with EIFS requires a minimum 5% Named Storm deductible.
- Renewal deductibles may be changed based on loss history and underwriter discretion.

Gut Renovations

For exterior building updates, a signed Velocity Risk Gut Renovation form (SMB 600), & corresponding supplemental documents indicated in the form that verify that the building was brought up to the current building codes must be submitted prior to quoting.

When quoting use the original year built, if approved underwriting will amend the quote to reflect the renovation year.

We will not accept Gut Renovations on risks otherwise ineligible.

Roof Guidelines

We require 100% Replacement Cost Value on buildings (Coverage A), and older roofs and/or roofs with adverse conditions are subject to ACV Roof Valuation Endorsement. We strongly suggest that insureds inspect their roof prior to submitting a quote for coverage. If, after inspection, the roof conditions do not meet our guidelines, the roof valuation will change. For referrals and inspections, we have integrated a roof scoring tool to identify risk that have adverse roof conditions in our quoting platform. In Florida and Texas if a building roof condition is considered “poor” or “severe” it will be automatically declined. In all other states a roof condition score of “severe” will be automatically declined. A system message will indicate that the risk is ineligible due to roof conditions. Severe conditions include: roof material missing, peeling, rusting, compromised seals, or discoloration; tarp presence, loose organic matter, non-professional patching, ponding.

Roof Underwriting Guidelines:

Roof must be 25 years or newer; 20 years Alabama, Florida, Louisiana, Mississippi, and Texas *(up to 25 years for preferred risk - quoting platform will automatically adjust if eligible)*.

Roofs are subject to the ACV Roof Valuation Endorsement (SMB 410 Alabama, Florida, Georgia, Louisiana, Mississippi, South Carolina, Texas)

Adverse roof conditions or concerns with the condition found during Underwriting review or post bind inspections are subject to the Roof ACV Endorsement (SMB 417)

Note: Once the roof has been replaced the roof will be reconsidered for RCV with documentation

Roofs with the following characteristics are ineligible:
- Wood shingles
- Solar panels

Adverse Roof Conditions:

If any of the following adverse conditions, including but not limited to, are present, the roof will be valued as ACV (outlined in form SMB 417 CW ROOF ACV):

- Debris on roof
- Loss of granulation
- Broken, damaged, missing or loose shingles
- Patches, cracks or tears or holes, curling, blisters, and/or wrinkles
- Manufacturer defects
- Signs of ponding of water; estimated last rainfall >48 hours
- Inadequate roof drainage
- Installation issues; zippering
- Re-coating more frequently than every five years
- Repaired by an unlicensed contractor

If the issues are repaired after binding, the roof will be reconsidered for RCV with documentation that the repairs were fixed. If there are no signs of deteriorated, loose, missing or damaged roofing materials, etc., the roof will qualify for RCV at the time of binding.

Roof Age Guidelines

Roof Valuation Endorsements by state (SMB 410):
Alabama, Florida, Georgia, Louisiana, Mississippi, South Carolina, Texas

Florida, Louisiana, Texas			
Roof Cover	**RCV**	**ACV[1]**	**Roof Age Restriction[1]**
Asphalt Shingles	0-11 years	12-20 years	>20 years
Built-Up With Gravel	0-11 years	12-20 years	>20 years
Built-Up Without Gravel	0-11 years	12-20 years	>20 years
Single-Ply Membrane	0-11 years	12-20 years	>20 years
Single-Ply Membrane Ballasted	0-11 years	12-20 years	>20 years
Light Metal Panels	0-11 years	12-20 years	>20 years
Clay/Concrete Tiles	0-11 years	12-20 years	>20 years
Slate	0-11 years	12-20 years	>20 years
Standing Seam Metal	0-11 years	12-20 years	>20 years

Alabama, Mississippi			
Roof Cover	**RCV**	**ACV[1]**	**Roof Age Restriction[1]**
Asphalt Shingles	0-14 years	15-20 years	>20 years
Built-Up With Gravel	0-14 years	15-20 years	>20 years
Built-Up Without Gravel	0-14 years	15-20 years	>20 years
Single-Ply Membrane	0-14 years	15-20 years	>20 years
Single-Ply Membrane Ballasted	0-14 years	15-20 years	>20 years
Light Metal Panels	0-19 years	20 years	>20 years
Clay/Concrete Tiles	0-19 years	20 years	>20 years
Slate	0-19 years	20 years	>20 years
Standing Seam Metal	0-19 years	20 years	>20 years

Georgia, South Carolina			
Roof Cover	**RCV**	**ACV**	**Roof Age Restriction**
Asphalt Shingles	0-14 years	15-25 years	>25 years
Built-Up With Gravel	0-14 years	15-25 years	>25 years
Built-Up Without Gravel	0-14 years	15-25 years	>25 years
Single-Ply Membrane	0-14 years	15-25 years	>25 years
Single-Ply Membrane Ballasted	0-14 years	15-25 years	>25 years
Light Metal Panels	0-24 years	25 years	>25 years
Clay/Concrete Tiles	0-24 years	25 years	>25 years
Slate	0-24 years	25 years	>25 years
Standing Seam Metal	0-24 years	25 years	>25 years

Note: Metal roofing material of any definition shall not be covered for cosmetic damage.

[1] up to 25 years for preferred risks

Ineligible Risks

- Any operation that may prohibit and/or restrict access to perform an inspection
- Automobile operations with open lots
- Boat / RV storage facilities
- Buildings listed on the National Park Service National Register of Historic Places
- Buildings that are remotely located and cannot be accessible by vehicle
- Buildings under construction/renovation
- Buildings with a Tiki grass roof or any type of grass, straw or vegetative utilized as roof material
- Buildings with highly flammable contents such as: woodcutting or welding operations
- Buildings with pier foundations
- Buildings with window and/or exterior wall A/C units
- Buildings made with unconventional construction, such as log, dome or not built by a licensed contractor.
- Contractors with heavy or hazardous equipment are not eligible since we do not offer Inland Marine
  - Blasting
  - Demolition
  - Electroplating
  - Equipment Dealers
  - Excavation/Grading
  - Iron/Steel Erection, Oil/Gas/Water Well Drilling
  - Paving – Asphalt/Concrete
  - Sewer Maintenance
- Convenience Stores with or without gas - ineligible for all coverages - defined as:
  - Store size: <10,000 square feet
  - Stocking a limited range of household goods and groceries
- Converted dwellings (structure originally built as a single-family home); Converted Hotels/Motels
- Lessor's Risk Only — Any LRO building occupied by a class with ineligible operations
- Loss History - risks with the following type of losses (at any time): prior fire loss, open claim or unrepaired damage, loss that exceeds $1M; and/or 3 or more property claims in 3 years.
- Lumberyards
- Manufacturers — Manufacturing means processes whereby goods are produced from various materials by using tools, equipment, human labor, machinery, chemical processing, or biological processing
- Non-Combustible / Light Metal construction older than 1995
- Open or partially enclosed buildings - Buildings not fully enclosed are not able to withstand high winds
- Pre-Fabricated buildings
- Risks not on a Permanent Foundation (Mobile Homes, Trailers)
- Risks Over Water:
  - Defined as any structure built on solid ground, pier and beam, solid foundation, slab or any type of man-made structure when it extends over water
  - Does not apply to properties with a sea wall since the wall is built along the edge of the water with the purpose of preventing water from flowing over the land. The distinction is edge of water vs extending over water.
- Risks with solar panels, including stand-alone systems or installed anywhere on the building
- Roofs with the following characteristics are ineligible
  - Wood shingles
  - Solar panels
- RV Parks/Campgrounds and Mobile homes (includes all buildings)
- Seasonal Operations (closed more than 30 consecutive days)
- Single Family Dwellings
- Tenants with triple net lease
- TIV that exceeds $5M
- Vacant buildings

Occupancy and Eligibility

Agriculture

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Farming/Gardening			
Aquaculture Operations	Ineligible	Breeding Farms: Horses / Ratite Birds / Small Animal	Ineligible
Farming: Cash Grains / Christmas Trees / Custom Harvesters / Dairy / Mushrooms / Orchids / Rice / Tobacco / Turf, Grass, Sod / Vegetables and Melons	Ineligible	Feedlots	Ineligible
Grain Elevator Operations	Ineligible	Hog Confinement Facilities	Ineligible
Honey Production	Ineligible	Logging	Ineligible
Manufactured Home Rental Communities	Ineligible	Manufactured Home Retailers	Ineligible
Male Syrup Producers	Ineligible	Nurseries - Wholesale and Retail	Ineligible
Poultry: Hatcheries / Procesing / Raising / Table Egg Production	Ineligible	Seed Processors	Ineligible

Artisan Contractors

Class Description	Elibigility	Class Description	Eligibility
Alarm Systems Dealers and Installers	Wind | AOP	Asbestos Abatement Contractors	Wind | AOP
Automatic Fire Sprinkler System Contractors	Wind | AOP	Boiler Maintenance Contractors	Wind | AOP
Building Construction - General Contractors	Wind | AOP	Carpentry Contractors	Wind | AOP
Cabinet Installation (no manufacturing)	Wind | AOP	Door & Window Installation Contractors	Wind | AOP
Electrical Contractors	Wind | AOP	Elevator Contractors	Wind | AOP
Fence Installation Contractors & Retailers	Wind | AOP	Fireplace Construction Contractors	Wind | AOP
Glass Dealers & Intallers	Wind | AOP	Heating, Ventilation & Air Conditioning Contractors	Wind | AOP
Insulation Contractors - Commercial & Residential)	Wind | AOP	Kitchen Remodeling Contractors	Wind | AOP
Lawn Care & Landscaping Contractors	Wind | AOP	Lead Abatement Contractors	Wind | AOP
Locksmiths	Wind | AOP	Mason Contractors	Wind | AOP
Millwrights	Wind | AOP	Nondestructive Testing Contractors	Wind | AOP
Pest control Operators	Wind | AOP	Plumbing Contractors	Wind | AOP
Radon Mitigation Contractors	Wind | AOP	Refrigeration Contractors	Wind | AOP
Roofing Contractors	Wind | AOP	Sandblasting Contractors	Wind | AOP
Siding Contractors	Wind | AOP	Small Woodworkign Shops	Wind | AOP
Solar Panel Installers	Wind | AOP	Surveyors - Land	Wind | AOP
Tile and Marble Contractors	Wind | AOP	Tree Care Services	Wind | AOP
Wall and Ceiling Contractors	Wind | AOP	Waterproofing Contractors	Wind | AOP
Window Cleaning Contractors	Wind | AOP		

All Classes: No heavy or hazardous equipment - no inland marine coverages available | Combustible stock must be stored in a flammable storage cabinet | No hazarous or toxic chemicals

Wind Only: Contractors that perform spray painting operations | Must have dedicated UL approved spray-painting booth and proper dust collection for AOP

Ineligible: Contractors with heavy or hazardous equipment | Manufacturing operations | Welding operations | Wood working operations

Auto Repair

Class Description	Eligibility	Class Description	Eligibility
Auto Repair Shops and Oil Change Centers	Wind | AOP	Car Wash	Ineligible
Express Lube	Wind | AOP	Garage	Wind | AOP
Tire Retreading	Wind Only	Truck Stops and Travel Centers	Ineligible

All Classes: Storage over 12 feet must have at least 6 feet of separation from top of storage and ceiling; no storage over 25 feet

Wind only: Tire Retreading | Operations that include painting, body work and/or welding | Must have dedicated UL approved spray-painting booth and proper dust collection system for AOP consideration

Churches

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Church			
Church	Ineligible	Fellowship Hall	Ineligible
Modular on permanent foundation	Ineligible	Office	Ineligible
Primary Building Structure	Ineligible	Recreational Area	Ineligible
Secondary Building Structure	Ineligible		
Occupancy Category: Parsonage			
Parsonage	Ineligible		

Entertainment

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Entertainment / Auditoriums / Theaters			
Auctioneers and Auction Houses	Wind | AOP	Billiard Halls	Wind | AOP
Bingo Halls	Wind | AOP	Bowling Centers	Wind | AOP
Clubs and Organizations - Nonprofit	Wind | AOP	Covention Centers	Wind | AOP
Day Spas	Wind | AOP	Family Entertainment Centers	Wind | AOP
Gym	Wind | AOP	Gymnastics Facilities	Wind | AOP
Health Clubs	Wind | AOP	Movie Theaters - Indoor	Wind | AOP
Orchestras	Wind | AOP	Racquet and Fitness Clubs	Wind | AOP
Roller Skating Rinks	Wind | AOP	Skateboard Parks	Wind | AOP
Swim Clubs and Swimming Pools	Wind | AOP	Tennis Clubs	Wind | AOP
Theatres - Live	Wind Only	Yoga Studios	Wind | AOP
Occupancy Category: Golf Course Building			
Golf Course Club House	Wind | AOP		
Occupancy Category: Outdoor Entertainment			
Automobile Parking Facilities	Ineligible	Botanical Gardens	Ineligible
Campgrounds	Ineligible	Camps (Day and Sleep-over)	Ineligible
Drive-In Movie Theaters	Ineligible	Golf and Country Clubs	Ineligible
Golf Driving Ranges and Miniature Golf Courses	Ineligible	Hot Air Balloon Services	Ineligible
Marinas	Ineligible	Rafting Outfitters	Ineligible

Entertainment (continued)

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Outdoor Entertainment			
Sailing Schools	Ineligible	Sightseeing Operations and Local Tour Operators	Ineligible
Skydiving Centers	Ineligible	Stbles and Riding Academies	Ineligible
Stadiums, Arenas, and Racetracks	Ineligible	Tour Operators	Ineligible
Water Amusement Parks	Ineligible	Zoos	Ineligible

Golf and Tennis: no contents, turf, or business income coverage

Habitational

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Apartments			
Apartments	Wind | AOP	Apts and retail	Wind | AOP
Appt./Office	Wind | AOP	Assisted Living Facilities	Wind | AOP
Occupancy Category: Apartments over 4 stories			
Apartments over 4 stories	Wind | AOP	Apts and retail over 4 stories	Wind | AOP
Apts./Office over 4 stories	Wind | AOP		
Occupancy Category: Apartments with Mercantile			
Apartments with Mercantile	Wind | AOP	Apts and Retail with Mercantile	Wind | AOP
Apts./Office with Mercantile	Wind | AOP		
Occupancy Category: Condominiums			
Condominium Association	Wind | AOP	Condominium	Wind | AOP
Occupancy Category: Condominium Individual Unit			
Condominium Individual Unit	Ineligible		
Occupancy Category: Condominiums with Mercantile			
Condominium Assocation with Mercantile	Wind | AOP	Condominium with Mercantile	Wind | AOP
Occupancy Category: Single Family Dwelling			
One-to-Four Family Rental Dwellings	Ineligible	Single Family Dwelling	Ineligible

All Classes: Buildings with EIFS must be built 2000 and newer and require 5% Named Storm Ded | Short-term rentals (AirBnB / VRBO) may be considered if professionally managed (<60% of units are used as short-term rentals, requires underwriting approval)

Minimum Valuation: $250,000 required per building

Minimum Deductible Requirements: Minimum Named Storm 2% (Louisiana: 5% Apartments / 3% Condos) (Texas: 3% Pre-2001 Frame | Minimum AOP $5k

Texas Only *(applies per policy):* Minimum $2M TIV (all construction types)

Apartments: Frame apartments require underwriting approval in Alabama and Mississippi | Frame apartments and condominiums built prior to 1950 are ineligible in Texas | Frame apartments are ineligible in Louisiana

Condominiums: Frame must be 2002 and newer in Texas | Year built 40 years and newer in Florida (20 years and newer in Tri-County)

Wind only: Frame risks built between 1950 - 2001 in Texas (coinsurance applies) | Risks where grills are permitted on balconies | Student housing / Section 8 HUD housing (<10% subsidized housing are acceptable for AOP) | Equipment breakdown not available if ineligible for AOP

Ineligible: Converted dwellings | Converted hotels/motels | Single family dwellings | Residential condo unit owners | Duplexes, Triplexes & Quadplexes | Buildings with window and/or exterior wall A/C units

Health Care Services

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Health Care - Medical & Dental (incl Suppliers)			
Adult Daycare Centers	Wind | AOP	Alternative Health and Wellness Centers	Wind | AOP
Animal Hospitals	Wind | AOP	Artificial Insemination Businesses	Wind | AOP
Assisted Living Facilities	Wind | AOP	Blood Banks	Wind Only
Daycare Centers	Wind | AOP	Dental Laboratories	Wind | AOP
Home Health Services	Wind | AOP	Hospice Facilities	Wind | AOP
Hospitals	Wind | AOP	Mammography Centers	Wind | AOP
Medical Imaging Centers	Wind | AOP	Medical Laboratories	Wind | AOP
Medical Type Tenants	Wind | AOP	Nursing Homes	Wind | AOP
Physical Rehabilitation Centers - Outpatient	Wind | AOP	Rehabilitation Facilities - Substance Abuse	Wind Only
Rehabilitation Facilities - Vocational Training	Wind | AOP		

All Classes: No converted dwellings | Equipment breakdown for contents requires underwriting approval if >$500k | Medical equipment may not exceed $500k per device
Coverage Condtions: No cyber coverage or Hospital Facilities, Hospitals, Nursing Homes, Medical Type Tenants

High Value/High Risk

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: High Value / High Risk Retail Stores			
Antique Dealers	Ineligible	Aquariums	Ineligible
Automobile and Truck Rental Agencies	Ineligible	Automobile Dealers - New and Used - Retail	Ineligible
Boat Sales	Ineligible	Casinos	Ineligible
Cemeteries and Memorial Parks	Ineligible	Centralized Waste Treatment Facilities	Ineligible
Commercial Fishing	Ineligible	Contractors Equipment	Ineligible
Correctional Facilities - Private	Ineligible	Crematories	Ineligible
Farm Machinery and Equipment	Ineligible	Feed, Grain, Hay	Ineligible
Ferries	Ineligible	Fertilizer	Ineligible
Firearm Stores	Ineligible	Flea Markets and Farmers’ Markets	Ineligible
Fuel Oil Dealers	Ineligible	Fur	Ineligible
Fur Salons	Ineligible	Garbage or Refuse Collecting	Ineligible
Gem Cutters	Ineligible	Gunsmiths	Ineligible
Ice Skating Rinks	Ineligible	Junk	Ineligible
Laboratories - Commercial Testing	Ineligible	Laboratories - Research and Development	Ineligible
Lawn and Garden Equipment Dealers	Ineligible	Liquefied Petroleum (LP) Gas Retailing	Ineligible
Lithographers	Ineligible	Marine Dealers	Ineligible
Motorcycle Dealers	Ineligible	Museums	Ineligible
Paintball Courses	Ineligible	Pawn Shops	Ineligible
Petroleum Marketers - Wholesale	Ineligible	Planetariums	Ineligible
Portable Sanitation Services	Ineligible	Public Bus Companies	Ineligible
Ready-Mixed Concrete Manufacturing and Delivery Services	Ineligible	Recreational Vehicle Dealers	Ineligible
Recycling Collection Centers	Ineligible	Rental and Leasing Services - Equipment	Ineligible
Salvage Goods	Ineligible	Sanitary Landfills - Nonhazardous	Ineligible

High Value/High Risk (continued)

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: High Value / High Risk Retail Stores			
Sheet Metal Work	Ineligible	Shooting Range Operations	Ineligible
Stevedore Companies	Ineligible	Tanneries	Ineligible
Thrift Stores and Resale Shops	Ineligible	Tobacco	Ineligible
Tobacconists	Ineligible	Wastewater Treatment Facilities (nonhazardous)	Ineligible
Wastewater Operations	Ineligible		

Hotel/Motel

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Airbnb			
Airbnb	Ineligible		
Occupancy Category: Bed and Breakfast			
Bed and Breakfast	Ineligible		
Occupancy Category: Franchise Hotel with Interior room access only			
Franchise Hotel	Ineligible		
Occupancy Category: Hotel/Motel			
Hotel/Motel allowing hourly rates	Inelgible	Hotel/Motel Extended Stay	Inelgible
Hotel/Motel allowing smoking	Inelgible	Motel with exterior room access	Inelgible
Occupancy Category: Hotel (interior access to rooms) with Restaurant			
Franchise Hotel with Restaurant	Inelgible		
Occupancy Category: Non-Franchise Hotel			
Non-Franchise Hotel with interior room access only	Inelgible		

Office

Class Description	Eligibility	Class Description	Eligibility
Academic Testing Service	Wind | AOP	Accounting Firms	Wind | AOP
Acupuncturists	Wind | AOP	Adoption Agencies	Wind | AOP
Advertising Agencies	Wind | AOP	Advertising Companies - Outdoor	Wind | AOP
Alternative Dispute Resolution Firms	Wind | AOP	Appraisers	Wind | AOP
Architects and Engineers	Wind | AOP	Architectural Preservationists	Wind | AOP
Art Conservatores	Wind | AOP	Audiologists	Wind | AOP
Audiometric Testing Companies	Wind | AOP	Bank - Commercial	Wind | AOP
Book Publishing - Commercial	Wind | AOP	Cable Television System Operators	Wind | AOP
Call Centers	Wind | AOP	Central-Station Alarm Monitoring Facilities	Wind | AOP
Chiropractors' Offices	Wind | AOP	Collection Agencies	Wind | AOP
Computer Service and Consulting Firms	Wind | AOP	Credit Counseling Firms	Wind | AOP

Office (continued)

Class Description	Eligibility	Class Description	Eligibility
Credit Reporting Agencies - Consumer	Wind | AOP	Data Processing - Payroll Services	Wind | AOP
Demonstrative Evidence Firms	Wind | AOP	Dentists' Offices	Wind | AOP
Dermatologists' Offices	Wind | AOP	Direct Selling Organizations	Wind | AOP
Electrology Offices	Wind | AOP	Environmental Consulting Firms	Wind | AOP
Executive Search Firms	Wind | AOP	Financial Planning Firms	Wind | AOP
Health Maintenance Organizations	Wind | AOP	Insurance Agents and Brokers	Wind | AOP
Insurance Claim Adjusters - Independent and Public	Wind | AOP	Internet Service Providers	Wind | AOP
Investigation Agencies	Wind | AOP	Lawyers' Office	Wind | AOP
Management Consulting Firms	Wind | AOP	Marketing Research Firms	Wind | AOP
Marriage and Family Counseling Services	Wind | AOP	Medical Billing Companies	Wind | AOP
Modeling Agencies	Wind | AOP	Mortgage Companies	Wind | AOP
Newspaper Publishers and Online Content Providers	Wind | AOP	Occupational Safety and Health Consultants	Wind | AOP
Office Tenants	Wind | AOP	Offices occupied exclusively by employees of the insured	Wind | AOP
Online Auction Houses	Wind | AOP	Online Dating Services	Wind | AOP
Online Payment Services	Wind | AOP	Online Travel Services	Wind | AOP
Optometrists' Offices	Wind | AOP	Paralegal Offices	Wind | AOP
Podiatrists' Offices	Wind | AOP	Professional Employer Organizations	Wind | AOP
Property Management Firms	Wind | AOP	Prosthetists' Offices	Wind | AOP
Psychologists' and Psychiatrists' Offices	Wind | AOP	Public Relations Agencies	Wind | AOP
Radio Broadcasting Stations	Wind | AOP	Real Estate Agents and Brokers	Wind | AOP
Residential Treatment Facilities	Wind | AOP	Rural Water Districts	Wind | AOP
Search Engine Operations	Wind | AOP	Securities Broker Dealers	Wind | AOP
Software Development Firms	Wind | AOP	Speech-Language Pathologists	Wind | AOP
Telephone Companies	Wind | AOP	Television Broadcasting Stations	Wind | AOP
Weather Forecast Services (Private)	Wind | AOP	Website Design Firms	Wind | AOP

Coverage Condtions: No cyber coverage for Banks - Commercial, Collection Agencies, Credit Reporting Agencies - Consumer, Internet Service Provider, Online Payment Services, Search Engine Operations, Telephone Companies

Public and Municipal

Class Description	Eligibility	Class Description	Eligibility
Fire Departments	Wind | AOP	Libraries (Public)	Wind | AOP
Municipal Governments	Wind | AOP	Police Departments	Wind | AOP
Sewage Plants	Ineligible	Shelters for Battered Women	Wind | AOP

Wind Only: Student housing or Section 8 HUD tenants

Restaurant

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Bars, Taverns, Cocktail Lounges and Nightclubs			
Bars	Wind Only	Cocktail Lounges	Wind Only
Nightclubs	Wind Only	Taverns	Wind Only
Occupancy Category: Microbreweries / Wineries / Hard Cider			
Distilleries	Wind | AOP	Hard Cider	Wind | AOP
Hard Cider with restaurants	Wind | AOP	Micro Breweries	Wind | AOP
Micro Breweries w/ retail sales (cans, bottles, growlers)	Wind | AOP	Micro Breweries with no on-site sales	Wind | AOP
Micro Breweries with restaurants	Wind | AOP	Wineries	Wind | AOP
Wineries with restaurants	Wind | AOP		
Occupancy Category: Restaurant			
Bakeries - Commercial and Wholesale	Wind | AOP	Bakeries - Retail	Wind | AOP
Bakeries (No Restaurant)	Wind | AOP	Catering	Wind | AOP
Coffee Houses, Shops, and Bars	Wind | AOP	Fast Food Restaurants	Wind | AOP
Restaurants	Wind | AOP		

Minimum Building Coverage: $750K (no minimum if contents only)

Wind only: Year built prior to 2000 | Use of solid fuel (fire pit, wood fire ovens, open flame)

Requirements for AOP: UL 300 Wet Ansul system required for commercial cooking equipment | Building must be sprinklered | >3 years restaurant experience

Ineligible: Roofs with tiki grass

Retail

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Gas Stations / Convenience Stores			
Convenience - Food & Gasoline Sales	Ineligible	Convenience - Food Sales - No Gasoline Sales	Ineligible
Gasoline Stations - Full-Service and Self-Service	Ineligible		
Occupancy Category: Retail			
Air Conditioning Supplies (no service)	Wind | AOP	Appliance Sales	Wind | AOP
Art Galleries and Dealers	Wind | AOP	Art Supplies	Wind | AOP
Arts and Craft Stores	Wind | AOP	Athletic Equip. & Sporting Goods	Wind | AOP
Auto Parts & Accessories	Wind | AOP	Automotive Aftermarket Parts and Accessories Stores	Wind | AOP
Bait and Tackle Shops	Wind | AOP	Barber & Beauty Supplies	Wind | AOP
Bath Accessories	Wind | AOP	Beauty Salon and Barber Shop Suppliers	Wind | AOP
Beverages (no liquor)	Wind | AOP	Bicycle Shops - Sales and Service	Wind | AOP
Bone, Horn, Ivory, Products	Wind | AOP	Bookbinding and Printing Supplies	Wind | AOP
Books and Magazines	Wind | AOP	Bookstores - Retail	Wind | AOP
Bridal Shops	Wind | AOP	Building Materials	Wind | AOP
Camera Stores	Wind | AOP	Cameras	Wind | AOP

Retail (continued)

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Retail			
Candy (no cooking)	Wind | AOP	Candy Stores	Wind | AOP
Carpets & Rugs	Wind | AOP	Catalog or Coupon Redemption	Wind | AOP
Cellular Telephone Carriers	Wind | AOP	Cellular Telephone Stores	Wind | AOP
China, Glassware, & Pottery	Wind | AOP	Clocks	Wind | AOP
Clothing Stores	Wind | AOP	Coffee	Wind | AOP
Coin and Bullion Dealers	Wind | AOP	Coins or Stamps	Wind | AOP
Comic-Book Stores	Wind | AOP	Computer & Software	Wind | AOP
Confectionery (no cooking)	Wind | AOP	Cosmetics, Perfume	Wind | AOP
Costume Rental Stores	Wind | AOP	Curtains and Draperies	Wind | AOP
Department Stores	Wind | AOP	Discount	Wind | AOP
Drug	Wind | AOP	Dry Goods	Wind | AOP
Electric Appliance Stores	Wind | AOP	E-tailers	Wind | AOP
Fabric Stores	Wind | AOP	Fence	Wind | AOP
Floor Covering Stores	Wind | AOP	Floor Coverings - no rugs or carpets	Wind | AOP
Formal Wear Rental Stores	Wind | AOP	Franchise Dealers	Wind | AOP
Furniture	Wind | AOP	Garden or Lawn Supplies	Wind | AOP
Gardening and Light Farming Supplies	Wind | AOP	General Stores	Wind | AOP
Gift or Souvenir Shops	Wind | AOP	Glassware, China, Pottery	Wind | AOP
Greeting Cards & Stationery	Wind | AOP	Hardware	Wind | AOP
Hearing Aid Outlets	Wind | AOP	Hobby or Craft	Wind | AOP
Home Improvement	Wind | AOP	Jewelry - imitation or novelty - not imitation or novelty	Wind | AOP
Jewelry Stores	Wind | AOP	Kitchen Accessories	Wind | AOP
Lamps & Lighting Fixtures	Wind | AOP	Leather Products - not shoes	Wind | AOP
Mail Box or Packaging	Wind | AOP	Mail Order	Wind | AOP
Marble Products	Wind | AOP	Mattress Stores	Wind | AOP
Medical and Surgical Supplies	Wind | AOP	Millinery	Wind | AOP
Mobile Concessions	Wind | AOP	Mobile Electronics Stores	Wind | AOP
Model and Hobby Shops	Wind | AOP	Musical Instrument Stores	Wind | AOP
Musical Instruments	Wind | AOP	News Stands	Wind | AOP
Nutritional Supply Stores	Wind | AOP	Office Machines or Appliances	Wind | AOP
Office Supplies & Furniture	Wind | AOP	Optical Goods	Wind | AOP
Paint and Wallpaper Stores	Wind | AOP	Paper or Rag Products	Wind | AOP
Pet Shops	Wind | AOP	Pharmacies	Wind | AOP
Photographic Equipment	Wind | AOP	Piano Stores	Wind | AOP
Picture Framing	Wind | AOP	Plumbing Fixtures & Supplies (no installation)	Wind | AOP
Powered Equipment	Wind | AOP	Record and Video Stores	Wind | AOP

Retail (continued)

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Retail			
Religious Goods	Wind | AOP	Retail - NOC	Wind | AOP
Rug or Carpet	Wind | AOP	Salon	Wind | AOP
Scientific Tools and Instruments	Wind | AOP	Scuba Diving Shops - Retail	Wind | AOP
Seed	Wind | AOP	Sewing Machines	Wind | AOP
Shoe Repair Shop and Shoe Stores	Wind | AOP	Shopping Centers and Malls w/o Furniture Store	Wind | AOP
Shopping Centers and Malls with Furniture Store	Wind | AOP	Ski Shops	Wind | AOP
Sporting Goods & Athletic Equip.	Wind | AOP	Sporting Goods Stores	Wind | AOP
Stationery and Office Supply Stores	Wind | AOP	Stationery or Paper Products	Wind | AOP
Strip Mall	Wind | AOP	Swimming Pool Dealer (no installation)	Wind | AOP
Tack Shops	Wind | AOP	Tire	Wind | AOP
Tire Dealers - Retail	Wind | AOP	Toy Stores	Wind | AOP
Trading Card Companies	Wind | AOP	Travel Agencies	Wind | AOP
Trophy	Wind | AOP	Upholstery Shops	Wind | AOP
Vacuum Cleaners	Wind | AOP	Wallpaper	Wind | AOP
Warehouse Stores-Superstores	Wind | AOP	Water Treatment (Point of Use) - Retail	Wind | AOP
Web-Based Career Services	Wind | AOP	Wigs	Wind | AOP
Wood and Coal Stove Dealers	Wind | AOP	Wood Products	Wind | AOP
Occupancy Category: Retail w/ Refrigeration Equipment			
Any Retail Risk with Refrigeration	Wind | AOP	Dairy Products	Wind | AOP
Delicatessens (no cooking)	Wind | AOP	Fish and Sea Food Dealers - Wholesale and Retail	Ineligible
Florist Shops - Retail	Wind | AOP	Florists	Wind | AOP
Fruit and Vegetable Dealers - Retail	Wind | AOP	Health Food	Wind | AOP
Ice Cream or Yogurt Shop	Wind | AOP	Ice Cream, Milk, and Frozen Dessert Stores	Wind | AOP
Liquor	Wind Only	Meat, Seafood or Poultry	Ineligible
Online Grocery Stores	Wind | AOP	Refreshment Stands (no cooking)	Wind | AOP
Supermarkets and Grocery Stores*	Wind | AOP		

All Classes: Business income over $1M will require underwriting approval | No open or partially enclosed buildings

Class Specific conditions: Grocery Stores: LRO only | Must be > 10,000 sq. ft. | On-premises gas pumps and canopies are excluded | No contents coverage | Gun Stores & Sporting Goods Stores: gun sales must be < 10%

Requirements for AOP: Furniture Stores: must be 100% sprinklered | Building Supply Stores & Dealers: lumber sales must be < 25%

Coverage Conditions: No Cyber coverage for Cellular Telephone Carriers or Cellular Telephone Stores | No Business Income or Contents for Warehouse occupancies

Ineligible: Open or partially enclosed buildings | Any retailer of used goods

Service

Class Description		Class Description	Eligibility
Occupancy Category: Dry Cleaning / Laundry Mats			
Dry Cleaning	Wind | AOP	Laundries - receiving	Wind | AOP
Laundromats	Wind | AOP		
Occupancy Category: Service			
Aerial Advertising	Wind | AOP	Air Ambulance Services	Wind | AOP
Air Charter Services	Wind | AOP	Ambulance Services and Rescue Squads	Wind | AOP
Animal Shelters	Wind | AOP	Appliance - service, repair	Wind | AOP
Armored Car Services	Wind | AOP	Auctions - on premises	Wind | AOP
Automated Teller Machine Deployers	Wind | AOP	Automobile and Truck Dismantlers	Wind | AOP
Bail Bondsman	Wind | AOP	Barber	Wind | AOP
Beauty Parlors	Wind | AOP	Beauty Salons and Barber Shops	Wind | AOP
Bicycle Repair	Wind | AOP	Body Piercing Studios	Wind | AOP
Bus Charter Services	Wind | AOP	Bus Operations - School	Wind | AOP
Camera Repair	Wind | AOP	Carpet and Upholstery Cleaners	Wind | AOP
Chimney Cleaning Services	Wind | AOP	Computer-Aided Mapping Services	Wind | AOP
Copy & Duplicating	Wind | AOP	Court Reporters	Wind | AOP
Dance Schools	Wind | AOP	Dating Services	Wind | AOP
Desktop Publishing Services	Wind | AOP	Diaper Services	Wind | AOP
Disaster Recovery Services	Wind | AOP	Disc Replication and Duplication Services	Wind | AOP
DNA Testing Services	Wind | AOP	Dog Obedience Schools	Wind | AOP
Domestic Cleaning Services	Wind | AOP	Dressmakers	Wind | AOP
Driver Training Schools - Private	Wind | AOP	Electronic Repair Services	Wind | AOP
Engravers	Wind | AOP	Event Planners	Wind | AOP
Funeral Homes	Wind | AOP	Furniture Refinishing and Repair Shops	Wind | AOP
Graphic Design Firms	Wind | AOP	Guard and Patrol Services	Wind | AOP
Hangar Operations	Wind | AOP	Hot Tub Dealers and Installers	Wind | AOP
Hypnosis Centers	Wind | AOP	Interior Designers	Wind | AOP
Inventory Services	Wind | AOP	Janitorial Services	Wind | AOP
Kennels - Boarding	Wind | AOP	Limousine Services	Wind | AOP
Locksmiths	Wind | AOP	Mail Receiving Services	Wind | AOP
Mail Systems Management Companies	Wind | AOP	Mailing & Addressing	Wind | AOP
Massage Therapists	Wind | AOP	Messenger & Courier Services	Wind | AOP
Mobile Disc Jockeys	Wind | AOP	Music and Video Downloading Services	Wind | AOP
Musical Instrument Repair	Wind | AOP	Nail Salons	Wind | AOP
Paratransit Services	Wind | AOP	Personal Trainers	Wind | AOP
Pet Grooming Services	Wind | AOP	Pet Sitters	Wind | AOP
Photo Finishing Laboratories	Wind | AOP	Photoengraving	Wind | AOP

Service (continued)

Class Description	Eligibility	Class Description	Eligibility
Photographer Studio	Wind | AOP	Printers	Wind | AOP
Printing - Quick Printers	Wind | AOP	Radon Testing Firms	Wind | AOP
Recording Studios	Wind | AOP	Registered Dietitians	Wind | AOP
Restoration Firms	Wind | AOP	Screen Printing	Wind | AOP
Shoe Repair	Wind | AOP	Sign Shops	Wind | AOP
Small Engine Repair	Wind | AOP	Solar Hot Water Systems - Dealers and Installers	Wind | AOP
Staffing Services	Wind | AOP	Swimming Pool Dealers and Installers	Wind | AOP
Tailors	Wind | AOP	Tattoo Studios	Wind | AOP
Taxi Companies	Wind | AOP	Taxidermists	Wind | AOP
Telphone Answering Service	Wind | AOP	Television or Radio - service	Wind | AOP
Towing and Recovery Services	Wind | AOP	Trucking - Long Haul	Wind | AOP
Tuxedo Rental	Wind | AOP	Valet Parking Services	Wind | AOP
Vending and Amusement Machine Operators	Wind | AOP	Video Recordng Services	Wind | AOP
Video Tape Rental	Wind | AOP	Watch, Clock, Jewelry Repair	Wind | AOP
Wedding Consultants	Wind | AOP	Weight Loss Centers	Wind | AOP
Western Union	Wind | AOP	Wildlife Control Operators	Wind | AOP
Word Processing Service	Wind | AOP		

All Classes: Storage over 12 feet must have at least 6 feet of separation from top of storage & ceiling; no storage over 25 feet | Combustible stock must be stored in a flammable storage cabinet | No hazarous or toxic chemicals

Dry Cleaning / Laundry Mats: Must be part of a multi-unit building (LRO) - no stand alone

Wind only: Shops that perform spray painting body work, or welding operations | Must have dedicated UL approved spray-painting booth and proper dust collection for AOP

Ineligible: Home based business including converted dwellings | Operations with open lots

Schools

Class Description	Eligibility	Class Description	Eligibility
Art Studios	Wind | AOP	Colleges and Universities	Wind | AOP
Gym	Wind | AOP	Martial Arts School	Wind | AOP
Modeling Schools	Wind | AOP	Schools - Elementary (Public and Private)	Wind | AOP
Schools - Secondary (Public and Private)	Wind | AOP	Vocational Technical Schools (Public and Private)	Wind | AOP

Wind Only: Student housing or Section 8 HUD tenants

Ineligible: Schools that teach classes that fall within our ineligible classes (i.e. welding)

Warehouse (Self Storage)

Class Description	Eligibility	Class Description	Eligibility
Media Storage Centers	Wind Only	Moving and Storage Firms	Wind Only
Public Refrigerated Warehouses	Wind Only	Public Warehouses	Wind Only
Self Storage Facilities	Wind Only	Warehouses - Other	Wind Only
Warehouses - Private	Wind Only	Warehouses - Self-storage lessor's risk only	Wind Only

All Classes: No business income or contents coverage | No subleasing or storage of others | No hazardous material | Combustible stock must be stored in a flammable storage cabinet | If primary usage is storage use Warehouse occupancy | No Improvements & Betterments

Ineligible: Manufacturing classes

Wholesale / Distributor

Class Description	Eligibility	Class Description	Eligibility
Occupancy Category: Food/Meat/Seafood Procesing and Distribution			
Food/Meat/Seafood Processing and Distribution	Ineligible		
Occupancy Category: Wholesalers			
Appliances - Household	Wind | AOP	Automoile Parts and Supplies	Wind | AOP
Baked Goods - no baking on premises	Wind | AOP	Bar and Restaurant Suppliers	Wind | AOP
Barber and Beauty Supplies	Wind | AOP	Beverage Distributors	Wind | AOP
Bookbinding and Printing Supplies	Wind | AOP	Building Material Dealers	Wind | AOP
Clothing	Wind | AOP	Coins and Stamps	Wind | AOP
Commercial Composting	Wind | AOP	Dental Supply Dealers	Wind | AOP
Drug	Wind | AOP	Electrical Appliance Wholesaling	Wind | AOP
Fabric	Wind | AOP	Fire Extinguisher Sales and Service	Wind | AOP
Floor Covering	Wind | AOP	Freight Brokers	Wind | AOP
Fruits and Vegetables	Wind | AOP	Hardware and Tool	Wind | AOP
Hearing Aid	Wind | AOP	Heating or Combined Heating and Air Conditioning Systems or Equipment	Wind | AOP
Hobby, Model Maker, or Artist's Supplies	Wind | AOP	Janitors Supplies	Wind | AOP
Jewelry	Wind | AOP	Linen Supplier and Industrial Launderers	Wind | AOP
Mail Order Houses	Wind | AOP	Medical Equipment Dealers - Wholesale	Wind | AOP
Metal Products	Wind | AOP	Office Machines or Appliances	Wind | AOP
Optical Goods	Wind | AOP	Photofinishing Laboratories	Wind | AOP
Plumbing Supplies and Fixtures	Wind | AOP	Stationery or Paper Products	Wind | AOP
Tool and Die Shops	Wind | AOP	Toy	Wind | AOP
Occupancy Category: Wholesalers w/ Refrigertion Equipment			
Any Wholesale Risk with Refrigeration	Wind | AOP	Florists	Wind | AOP
Food Distributors	Wind | AOP	Fruit and Vegetable Dealers	Wind | AOP
Grocery	Wind | AOP	Refrigeration Equipment	Wind | AOP

All Classes: No business income or contents coverage

Wind Only: Building Material Dealers if lumber sales > 25%

Binding Procedures

Coverage can be bound using our online quoting platform at my.lineunderwriters.com

Online Quoting:

- Producers have authority to bind coverage online for eligible risks that pass automated underwriting. Maximum premium without underwriting review $150,000.
- Coverage is not considered bound until Producer clicks the **Issue New Business** button and a policy number is generated
- Policy Effective Date cannot be backdated more than 3 days
- Bind orders sent to Producer via email is not considered coverage bound until processed online or sent to Underwriting for approval
- Binding documents are not required to bind coverage online, producer is responsible for maintaining all supporting documentation and must be available upon request or audit
- All bound risks are subject to an inspection and Underwriting approval
- Risks that have been canceled or non-renewed by a previous carrier will require underwriting approval. Loss runs will be required and additional documentation may be requested.
    - Non-renewal due to carrier no longer offering coverage does not require approval
- Any risk that does not meet Underwriting Guidelines and/or differ from information submitted are subject to a premium increase and/or cancellation

Suspension of Binding Authority

- LineUnderwriters reserves the right to suspend and/or restrict producers binding authority at any time
- Upon notification a Moratorium has been issued, binding authority is immediately suspended (see Moratorium for more details)
- Any bind order received within 12 hours of an issued moratorium is subject to Underwriting approval

Binding Documents

The following binding documents must be submitted within 10 days of binding as an uploaded file attachment in quoting platform or email to coastline.underwriting@lineunderwriters.com:
- CoastLine Quote or Application signed by named insured and authorized producer
- Risks with a claim history are required to submit 3 Year Loss Runs

Statement of No Loss Signed by the insured & Signed Surplus Lines Disclosure may be kept in office files and provided upon request.

New Business Quotes

Automated underwriting rules determine which risks meet producer binding authority or require underwriting approval prior to finalizing the quote and/or binding.

Quotes that meet producer binding authority:
- Quotes may be created 35 days prior to the effective date are valid for 35 days. Expired quotes must be re-entered.
- Same day bind & declaration delivery.

Quotes that require underwriting approval:
- Must be submitted to Underwriting for Review prior to finalizing the quote and/or binding.
- Quote proposal will not be valid since quote may be declined and/or premium is subject to change.

Broker/Producer of Record Changes

Criteria for Acceptable BOR/AOR Letters:
- Must be on the insured's company letterhead
- Must be signed by insured (or authorized representative)
- Must include appointed Broker/Producer Name
- Must reference existing CoastLine policy number
- Must be received within five (5) days (10 days in LA) of the policy effective date

Conditions/Rules:
- Mid-term BOR/AOR will not be accepted
- BOR/AOR letters will not be accepted by newly appointed producers (must be appointed >1 year
- Waiting Period: Five days
    - We will only waive this waiting period if the incumbent producer agrees to waive – confirmation via email
    - Only one rescinding letter will be accepted
- New quote submissions created on renewals must be approved by New Business Underwriting
- A BOR letter is not necessary when the producer changes to a new producer within the same wholesale group

Policy Term

Policy Term = 12 months

Modifications to extend or shorten the policy term are not allowed

Duplicate Submissions

No blocking of the market - multiple brokers/producers can quote the same risk as long as it is not an existing Velocity Risk or LineUnderwriters/CoastLine policy

For existing Velocity Risk or LineUnderwriters/CoastLine polices, we will not accept or honor any new business quote

If quoting a risk for a new owner on an existing Velocity Risk or LineUnderwriters/CoastLine policy, we will consider with a copy of the purchase, or intent to purchase, agreement
- Subject to most recent rates and underwriting guidelines

Prior Claims

Underwriting will only consider risks with prior claims, if the following applies:
- No more than 2 property claims within the last 3 years or
- Must confirm all repairs have been completed
- Advise what changes the insured has made to try and prevent similar losses from reoccurring
- No open claims – loss runs must confirm claim status as closed
- No fire losses (ever)
- No loss that exceeds $1M
- Any loss over $100,000 will require underwriting approval prior to binding (ineligible in Florida, Louisiana, or Texas).

Renewal Workflow

Renewals are fully automated. Once a renewal offer is extended, the system generates the renewal 30 days prior to the expiration date of the current policy.

If the insured has elected automatic payment withdrawal, the renewal payment will be deducted on the policy effective date and will follow the same payment plan selected on the active policy. For policies not set up on an automatic payment plan, online payments must be submitted by the producer in the sytem for the renewal term.

If the insured has provided an email address, they will also receive a copy of their renewal via email. We do NOT mail physical copies of the renewal packet. The renewal packet can be found under the **Policy File** tab.

See the Service Guide for additional details.

Moratorium

A moratorium may be issued in the following circumstances
- When a Named Storm is threatening landfall, we may issue a moratorium in the affected areas
- When a pandemic threatens particular business occupancies, those classes of business will not be eligible for new business

Notification of a moratorium will be posted on our Agency Administration Platform my.lineunderwriters.com

Once notification is posted, the system will preclude automated binding of New and Renewal policies and creating endorsements during a moratorium

Producer must bind online or send a request to bind prior to when the moratorium is in effect.
- Once the moratorium is in effect requests to bind will not be honored, including requests received to the Producer before the moratorium is in effect. It is the Producers responsibility to bind online prior to the moratorium issuance.

Requests to bind Renewals must be referred to Underwriting and will be approved if no coverage changes

Any new business quote pending “Underwriting Review” will be declined

Quote may be reconsidered once the moratorium is lifted with the following information:
- SMB 602 1903 CW ALL NO LOSS STATEMENT must be completed, signed & accompany the resubmitted quote
- The no loss statement must include the specific date range and indicate no losses occurred during this time-frame

Backdating Coverage will not be permitted

Non-premium bearing endorsement requests will not be affected if the request to bind is received prior to policy expiration

Best Practices

See the below best practices and tips when quoting and binding.

Loss runs

Loss run requests can be submitted directly to coastline.underwriting@lineunderwriters.com. Remember it is required to upload 3 year loss runs when binding a new business policy. To protect privacy, do not include the names or identifying details of individual claimants on loss runs.

Signed Applications

All policies require a signed application. The preferred method is to utilize the e-signature function that is built into our system. When the delivery preference is Email (default) an application is automatically sent to the provided insured email once the policy is bound. See the Service Guide for additional details.

Inspection Contact

Insured contact details are important to expediting the inspection process. If the insured's information is not entered as the inspection contact, we will be unable to perform the inspection and a Notice of Cancellation will be placed on the account.

Prior Non-Renewals

If an account was previously non-renewed by Velocity Risk or LineUnderwriter's for any reason, and specifically if the incumbent producer is no longer appointed with us, we cannot accept the risk for a new business submission or Broker of Record.

Split Carrier Program

When we launched our small business line, we did so with capital from one investor (Nephila) and one carrier (State National). Split Carrier Programs, sometimes known as Syndicated Structures, are common among MGAs and allow us to consolidate capital from multiple sources/carriers to better meet the needs of our clients, grow our business beyond the initial capital provided and provide greater stability through a network of carrier relationships. We constantly strive to write the best business within our target markets, which makes us attractive to carriers willing to provide additional capacity.

Our carriers provide strong financial backing and are aligned with our risk appetite. Our carriers' financial ratings are A.M. Best A (Excellent) and S&P Global AA- (Strong) or better. Each of our carriers will back a percentage of the premium and losses on each policy, sharing the exposure, the risk and the profits. Each carrier's participation percentage will be clearly noted within the policy.

Any carrier ratings contained herein correspond to each respective carrier's onboarding month and are validated annually thereafter. Ratings are under continual review and subject to change. To confirm the current rating, please visit www.ambest.com and https://www.spglobal.com.

Policy Numbers

The policy number will begin with the four-digit year of policy inception, followed by a unique six-digit number. The last two digits reference the policy term. Each carrier will have its own identifier with a unique prefix.

Form Changes

Terrorism Risk Insurance Act (TRIA) - The quote summary and application documents will have our revised TRIA notice. The form has updated language required by the federal government and a signature block for the insured to sign and date their choice of rejecting or accepting TRIA coverage. If the insured accepts TRIA coverage, the form number is SMB 516; if the insured rejects TRIA coverage, the form number is SMB 517. These forms are in addition to the already existing form SMB 406.

Service of Suit (SMB 500) - Our contacts have been updated in the Service of Suit form for all states.

Allocation endorsements
- (SMB 419) - This new endorsement will provide the allocation between the individual carriers on the policy.
- (SMB 426) - This new binding authority endorsement provides the allocation between the insurers subscribing to Binding Authority B604510568622021.

Several Liability Clause (SMB 418) - Explains how carriers will split the liability of handling the risk.

Customer Impact

Customers will not see an impact due to multiple carriers. They will continue to receive best-in-class claims service from LineUnderwriters. If a check is issued after a claim, the insured will receive one check with the names of all carriers included. Premium payments will continue to be paid to LineUnderwriters.

Fees

State	Fee Type	Amount
Alabama	MGU fee	$250
	Inspection fee	$175 per location / max (5) $875
Florida	MGU fee	$600
	Inspection fee	$225 per location / max (5) $1,125
Georgia	MGU fee	$250
	Inspection fee	$175 per location / max (5) $875
Louisiana	MGU fee	$450
	Inspection fee	$225 per location / max (5) $1,125
Mississippi	MGU fee	$250
	Inspection fee	$175 per location / max (5) $875
South Carolina	MGU fee	$250
	Inspection fee	$175 per location / max (5) $875
Texas	MGU fee	$450
	Inspection fee	$225 per location / max (5) $1,125

Minimum Premium

A minimum annual premium is charged for each policy.

- $2,000 Wind coverage
- $500 AOP coverage

Payment Options

Payment Plan	Down Payment	Installment
Full	100%	-
2-pay	60%	1 @ 40%
4-pay	34%	3 @ 22%
Mortgagee billed	100%	-

Automatic withdrawal is also available for payment plans
Premium finance is eligible
Mortgagee billed policies must be paid no later than 15 days from effective date
Installment fee of $5 for ACH | $5 for credit card | $29 NSF fee

Payment Address

Dept 0958, PO Box 120958
Dallas, TX 75312

Overnight Address

Box 890958
1501 North Plano Road
Richardson, TX 75081

Producer & Policyholder Support

844-878-7529
Underwriting: coastline.underwriting@lineunderwriters.com
Technical Support: coastline.support@lineunderwriters.com
Policyholder: coastline.policy@lineunderwriters.com

Claims Support

Report a loss: 844-878-2567
Email: coastline.claims@lineunderwriters.com

Websites

Producer Portal: my.lineunderwriters.com
Public Website: lineunderwriters.com

LineUnderwriters™

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