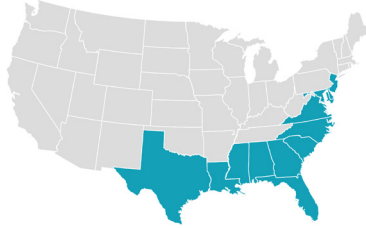
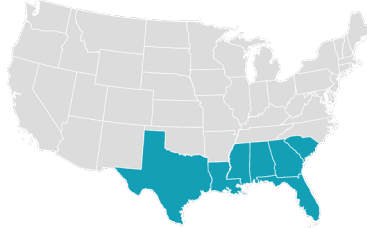


Coastal Product Selection Guide

Choose the Right Solution for Your Risk

This guide provides a side-by-side overview of our Business Owners Policy (BOP) and Commercial Property Policy (CPP). Designed as a quick reference, it highlights key differences in coverage, eligibility, and underwriting guidelines. This is a summary reference guide, refer to the [Appetite Guide \(BOP\)](#) and [Product Guide \(CPP\)](#) for details

Product Overview

	BOP	CPP
Product Type	Package (Property & Liability)	Standalone Property
Max TIV	\$5,000,000	\$5,000,000
Appetite: Habitational, Fitness, Schools	No	Yes
Distance to Coast Guidelines	1/2 mile from actual coast in AL, FL, LA, MS, TX No DTC restrictions in GA, SC, NC, NJ, VA	Varies based on State, Year Built and Construction Type - refer to the Product Guide
Occupancy: Business Use / Risk Type	Owner occupied, Tenant occupied, or Lessor's Risk use	Habitational or Non-Habitational risk types
Geographic Footprint	AL, FL, GA, LA, MS, SC, TX, MD, NC, NJ, VA 	AL, FL, GA, LA, MS, SC, TX 

Underwriting Guidelines

	BOP	CPP
Year Built	1950 and newer Tri-county (Broward, Miami-Dade, Palm Beach), FL - 1961 or newer Restrictions subject to construction type	Year built requirements vary by risk characteristics Tri-County (Broward, Miami-Dade, Palm Beach), FL - 1960 or newer
System Updates	Within 35 years	Within 35 years
Roof Age	20 years or newer (all roof types)	20 years or newer in AL, FL, LA, MS, TX 25 years or newer in GA, SC (preferred risks in other states)
Roof ACV requirement	ACV after 11 years in FL/TX or risks with poor roof scores in any state	Detailed ACV/RCV schedule by roof type and age by state
Ineligible Loss History	• 3 or more or \$100,000 single loss (excluding CAT) • No open/unrepaired • No fire losses • No sinkhole losses (if wanting sinkhole coverage) • Restaurants - no claims in last 3 years	• 3 or more or \$1,000,000 (\$100,000 in FL, LA, TX single loss (excluding CAT) • No open/unrepaired • No fire losses • No sinkhole losses (if wanting sinkhole coverage)

Coastal Product Selection Guide

Coverage Options

	BOP	CPP
Coverage A: Building	\$250,000 minimum for owner occupied & LRO; No minimum for tenant occupied (may vary for specific classes) Subject to minimum valuation	\$250,000 minimum (may vary for specific classes); may consider contents only Subject to minimum valuation
Coverage B: Other Structures	Refer to enhancement package for specific included sublimits	Optional & may be scheduled - subject to sublimit package for specific sublimits
Coverage C: Business Personal Property	\$50,000 minimum for tenant and owner occupied; no minimum for LRO	No minimum limit required for eligible classes
Business Income	\$120,000 \$300,000 \$600,000 1/12 monthly	No minimum limit - up to 50% of TIV 1/12 monthly
General Liability	Up to \$2,000,000/\$4,000,000/\$4,000,000 limits (restrictions apply for certain classes)	Not Available
Cyber	Available (restrictions apply for certain classes)	Available (restrictions apply for certain classes)
Earthquake	Available for SC only	Available for all states
Equipment Breakdown	Available	Available
Sinkhole	Available for FL only	Available for FL only
Wind Driven Precipitation	Not Available	\$25,000 \$50,000 \$100,000 limit options (named storm only)
Wind Only	Not Available	Available - wind is required
Additional Coverage & Sublimits	Additional Sublimit endorsement included Optional Businessowners, Restaurant, & Lessors Risk enhancement packages available	Bronze (included), Silver, and Gold sublimit packages

Deductibles

	BOP	CPP
Named Storm	1% 2% 3% 5% 10%	1% 2% 3% 5% 10% (minimum \$10k)
All Other Wind Hail	Optional 1% 2% 5% 10%	\$10,000 \$25,000 \$50,000 \$100,000 (minimum subject to TIV)
All Other Perils	\$2,500 \$5,000 \$7,500 \$10,000	\$2,500 \$5,000 \$7,500 \$10,000 \$25,000

Choose BOP When:

- ✓ The account needs both Property and Liability coverage
- ✓ The risk fits the eligible BOP appetite
- ✓ A packaged solution is preferred
- ✓ Insured wants one policy to address multiple coverage needs
- ✓ The business is an eligible retail, office, restaurant or service risk

Choose CPP When:

- ✓ The account needs Property coverage only
- ✓ A standalone property solution is the best fit
- ✓ Wind-Only coverage is needed
- ✓ Risk is eligible habitational or other expanded property risks
- ✓ The account requires greater flexibility for property placement