

# Appetite Guide

## Coastal E&S Business Owners Policy

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**Covered Perils:** Wind & Hail, All Other Perils, General Liability

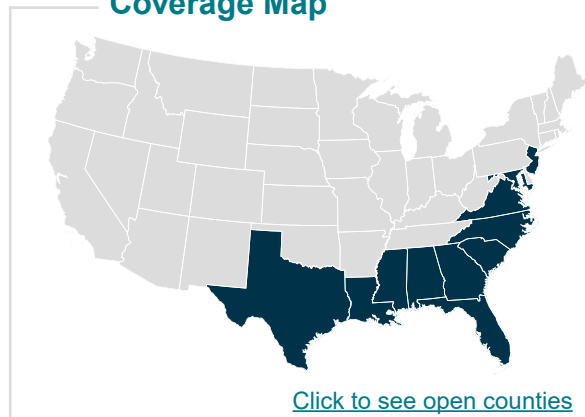
**Deductibles:** variable based on class, construction, year built and distance to coast

 Wind & Hail: 1% | 2% | 5% | 10%

 Named Storm (*per building*): 1% | 2% | 3% | 5% | 10%

 All Other Perils: \$2,500 | \$5,000 | \$7,500 | \$10,000

### Coverage Map



### Limits (Maximum Bldg/BPP - \$5M TIV)

|                                                                                                       |                                                                                 |                         |
|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------|
| Building                                                                                              | Owner Occupied                                                                  | \$250,000 - \$5,000,000 |
|                                                                                                       | Tenant Occupied                                                                 | \$0 - \$5,000,000       |
|                                                                                                       | Lessors Risk                                                                    | \$250,000 - \$5,000,000 |
| Business Personal Property<br>(includes Tenant Improvements & Betterments)                            | Owner Occupied                                                                  | \$50,000 minimum        |
|                                                                                                       | Tenant Occupied                                                                 | \$50,000 minimum        |
|                                                                                                       | Lessors Risk                                                                    | Not required            |
| Business Income ( <i>annual/per month</i> )                                                           | \$120,000/\$10,000   \$300,000/\$25,000   \$600,000/\$50,000   \$1.2M \$100,000 |                         |
| General Liability ( <i>Occurrence/Aggregate/Products Completed Ops</i> ) ( <i>may vary by class</i> ) | \$2M / \$4M / \$4M                                                              |                         |
| Damage to Premises Rented                                                                             | \$100,000                                                                       |                         |
| Medical Expense                                                                                       | \$5,000 ( <i>included</i> )                                                     |                         |

[Click to go to General Eligibility Guidelines](#)

### Lessors Risk

| Payroll ( <i>maximum</i> )                                                                                                                                            | Sales ( <i>maximum</i> )                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| \$2M                                                                                                                                                                  | \$20M - Account   \$10M location                                                                                                                                                                                                                                                                                          |
|  Single occupancy LRO (select the applicable class of the building occupant/tenant) |  Multiple occupancy LRO<br>- Office building with restaurant - use restaurant regardless of % of total floor area<br>- Office building or strip center other than restaurant - use largest occupant classification (by square footage) |

**Special conditions:** must be an eligible class to qualify | no residential occupancy | multiple occupancy LRO all tenants must be an eligible class (does not apply if tenant incidental exposure is <10% of total floor area)

# E&S BOP Appetite Guide

## Contractors

| Liability Limits                                                                                                                                                        | Payroll ( <i>maximum</i> ) | Square Footage Cap                                                                                                                                              | Sales ( <i>maximum</i> )                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| \$1M/\$1M/\$1M                                                                                                                                                          | \$2M                       | 50k                                                                                                                                                             | \$20M account   \$5M location<br>(up to 30% may be subcontracted costs) |
| ✓ Air Conditioning Systems or Equipment - sales, installation, and service/repair                                                                                       |                            | ✓ Appliance and Accessories - installation and service/repair                                                                                                   |                                                                         |
| ✓ Carpentry - Interior only (3 stories or less)                                                                                                                         |                            | ✓ Carpet, Rug, Furniture or Upholstery Cleaning ( <i>customer's premises only</i> )                                                                             |                                                                         |
| ✓ Ceiling or Wall Installation - Metal ( <i>other than metal should be classified as drywall/wallboard installation, wood is ineligible</i> )                           |                            | ✓ Door, Window, or Assembled Millwork Installation - Metal ( <i>other than metal should be classified as Carpentry</i> ) ( <i>no overhead or garage doors</i> ) |                                                                         |
| ✓ Driveway, Parking Area or Sidewalk Repair - paving/repaving ( <i>no clearing of right-of-way, rock excavation, filling or grading of land</i> )                       |                            | ✓ Drywall or Wallboard Installation                                                                                                                             |                                                                         |
| ✓ Electrical Work ( <i>interior only</i> ) ( <i>no high voltage work {over 480 volts} or work with utility company substations distribution or transmission lines</i> ) |                            | ✓ Fence Installation                                                                                                                                            |                                                                         |
| ✓ Floor Covering Installation ( <i>no ceramic tile or stone</i> )                                                                                                       |                            | ✓ Furniture / Fixtures Installation ( <i>in offices or stores only</i> )                                                                                        |                                                                         |
| ✓ Glass Dealers & Glaziers - sales and installation ( <i>includes bending, grinding, beveling or silvering of plate glass</i> )                                         |                            | ✓ Heating and Air Conditioning Systems or Equipment - sales and installation ( <i>no liquefied petroleum gas (LPGs)</i> )                                       |                                                                         |
| ✓ House Furnishings Installation ( <i>includes incidental upholstery and floor covering</i> )                                                                           |                            | ✓ Interior Decorators                                                                                                                                           |                                                                         |
| ✓ Landscape Gardening ( <i>no tree services, removal, or excavation</i> )                                                                                               |                            | ✓ Lawn Sprinkler Installation                                                                                                                                   |                                                                         |
| ✓ Masonry ( <i>shop only</i> )                                                                                                                                          |                            | ✓ Painting ( <i>interior &amp; exterior - 3 stories or less</i> )                                                                                               |                                                                         |
| ✓ Paper Hanging                                                                                                                                                         |                            | ✓ Plastering or Stucco Work                                                                                                                                     |                                                                         |
| ✓ Plumbing ( <i>commercial and residential</i> )                                                                                                                        |                            | ✓ Refrigeration Systems or Equipment - sales, installation and repair ( <i>commercial only</i> )                                                                |                                                                         |
| ✓ Residential Cleaning Services                                                                                                                                         |                            | ✓ Siding Installation (3 stories or less) ( <i>wood siding is ineligible</i> )                                                                                  |                                                                         |
| ✓ Sign Painting or Lettering ( <i>interior only - no spray painting</i> )                                                                                               |                            | ✓ Tile, Stone, Marble, Mosaic, or Terrazzo work ( <i>interior only</i> )                                                                                        |                                                                         |
| ✓ Window Cleaning (3 stories or less)                                                                                                                                   |                            |                                                                                                                                                                 |                                                                         |

**Special Conditions:** no violations/fines in the last 3 years | hired and non-owned auto is not available

**Ineligible:** businesses that use cranes within their operation | businesses that install, repair, or service hot tubs or pools | asbestos abatement | foundation or structural work | installing, design or repair of commercial cooking (AES 300) extinguishing services | installing, repairing, or servicing any of the following: burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators, computers, school or playground perimeter fencing, fences at airports, electrified fences, fences constructed with straight line or crossed razor wire, fences constructed with razor barbed wire or concertina wire | installing, designing, or servicing high pressure boilers (>15 psi for steam & >30 psi for hot water) | work at heights over 3 stories | rental or leasing equipment to others

## Office or Professional Services | Office Condominium

| Liability Limits                                                                                        | Payroll (maximum) | Square Footage Cap                                                                              | Sales (maximum)                |
|---------------------------------------------------------------------------------------------------------|-------------------|-------------------------------------------------------------------------------------------------|--------------------------------|
| \$2M/\$4M/\$4M                                                                                          | \$2M              | 50k                                                                                             | \$20M account   \$10M location |
| ✓ Accounting, Bookkeeping, and Payroll Services                                                         |                   | ✓ Advertising and Related Services                                                              |                                |
| ✓ Barber shops, Beauty Parlor and Hair Styling Salons (including Nail Salons)                           |                   | ✓ Condominium Associations ( <i>association risk only</i> )                                     |                                |
| ✓ Credit Reporting Agencies                                                                             |                   | ✓ Detective or Investigative Agencies ( <i>private</i> ) <sup>1</sup>                           |                                |
| ✓ Employment Agencies                                                                                   |                   | ✓ Health Maintenance Organizations                                                              |                                |
| ✓ Inspection and Appraisal Companies ( <i>insurance and valuation purposes</i> ) (Limit \$1M/\$2M/\$2M) |                   | ✓ Insurance Agents (Limit \$1M/\$2M/\$2M)                                                       |                                |
| ✓ Interior Decorators                                                                                   |                   | ✓ Law Offices                                                                                   |                                |
| ✓ Marine Appraisers or Surveyors                                                                        |                   | ✓ Medical Offices                                                                               |                                |
| ✓ Nail Salons                                                                                           |                   | ✓ Real Estate and Title Agents ( <i>no property management/development firms</i> ) <sup>1</sup> |                                |
| ✓ Political Campaign Headquarters or Offices                                                            |                   | ✓ Security and Patrol Agencies <sup>1</sup>                                                     |                                |
| ✓ Ticketing Agencies                                                                                    |                   | ✓ Title Agents                                                                                  |                                |
| ✓ Veterinarian Offices                                                                                  |                   | ✓ Water Companies                                                                               |                                |

**Special conditions:** office condominium associations in GA limits \$1M/\$2M/\$2M | maximum of 6 stories | underwriting approval required for veterinarian offices, health maintenance organizations, and medical offices with equipment breakdown coverage if BPP is over \$500K; underwriting will require an itemized schedule of equipment. | cyber liability coverage is not eligible for credit reporting agencies, title agents, or collection agencies | <sup>1</sup>hired and non-owned auto is not available

**Ineligible:** engineers/architects performing any build or project management services | manufacturer's representatives owned fully or partially by the actual manufacturing company(ies) they represent | collection agencies | labor unions

## Processing or Services

| Liability Limits                                                                                    | Payroll (maximum) | Square Footage Cap                                         | Sales (maximum)                |
|-----------------------------------------------------------------------------------------------------|-------------------|------------------------------------------------------------|--------------------------------|
| \$2M/\$4M/\$4M                                                                                      | \$2M              | 50k                                                        | \$20M account   \$10M location |
| ✓ Appliance and Accessories - installation, servicing, or repair ( <i>commercial or household</i> ) |                   | ✓ Bakeries ( <i>with baking on premises</i> )              |                                |
| ✓ Copying and Duplicating Stores                                                                    |                   | ✓ Dental Laboratories                                      |                                |
| ✓ Engraving                                                                                         |                   | ✓ Funeral Homes or Chapels <sup>1</sup>                    |                                |
| ✓ Jewelry Repair                                                                                    |                   | ✓ Laundromat, Laundry and Dry Cleaning                     |                                |
| ✓ Lithographing                                                                                     |                   | ✓ Mail Box or Packaging Stores                             |                                |
| ✓ Mailing or Addressing Companies (direct mailing)                                                  |                   | ✓ Photoengraving                                           |                                |
| ✓ Photographers                                                                                     |                   | ✓ Printing                                                 |                                |
| ✓ Shoe Repair                                                                                       |                   | ✓ Tailoring or Dressmaking                                 |                                |
| ✓ Taxidermists                                                                                      |                   | ✓ Television or Radio Receiving Set Installation or Repair |                                |

**Special conditions:** no manufacturing | central station alarm required if BPP >\$500k | maximum of 3 stories | <sup>1</sup>hired and non-owned auto is not available

**Ineligible:** auto repair or detailing | body shop | car wash | churches | day spas | gym | schools | massage or bodywork services including tanning, tattoo, and medispas | mechanic | pet grooming | waxing services behind screens/curtains/closed doors | yoga/pilates studio

# E&S BOP Appetite Guide

## Retail

| Liability Limits                                                                              | Payroll ( <i>maximum</i> ) | Square Footage Cap                                                                                                                       | Sales ( <i>maximum</i> )                             |
|-----------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| \$2M/\$4M/\$4M                                                                                | \$2M                       | 50k                                                                                                                                      | \$20M account   \$10 location<br>(<50% online sales) |
| ✓ A/C Equipment Dealer ( <i>Limit \$1M/\$1M/\$1M</i> )                                        |                            | ✓ Appliance Stores ( <i>household, radio, tv, phonograph</i> )<br>( <i>Limit \$1M/\$1M/\$1M</i> )                                        |                                                      |
| ✓ Army and Navy Stores ( <i>Limit \$1M/\$1M/\$1M</i> )                                        |                            | ✓ Art Galleries ( <i>Limit \$1M/\$1M/\$1M</i> )                                                                                          |                                                      |
| ✓ Auctions and Auctioneers ( <i>Limit \$1M/\$1M/\$1M</i> )                                    |                            | ✓ Automotive Parts and Supplies ( <i>including tires</i> ) ( <i>Limit \$1M/\$1M/\$1M</i> )<br>( <i>no rebuilt or used parts</i> )        |                                                      |
| ✓ Bakeries ( <i>no baking on premises</i> ) ( <i>Limit \$1M/\$1M/\$1M</i> )                   |                            | ✓ Bicycle Shops ( <i>retail, repair and maintenance</i> ) ( <i>Limit \$1M/\$1M/\$1M</i> )                                                |                                                      |
| ✓ Bone, Horn, and Ivory Products ( <i>retail only</i> )<br>( <i>Limit \$1M/\$1M/\$1M</i> )    |                            | ✓ Bookbinding and Printing Supplies ( <i>retail</i> ) ( <i>Limit \$1M/\$1M/\$1M</i> )                                                    |                                                      |
| ✓ Books and Magazine Stores <sup>1</sup> ( <i>Limit \$1M/\$1M/\$1M</i> )                      |                            | ✓ Building Materials ( <i>contractors equipment dealers</i> )<br>( <i>Limit \$1M/\$1M/\$1M</i> ) ( <i>no rebuilt or used materials</i> ) |                                                      |
| ✓ Camera & Photographic Equipment ( <i>retail</i> ) ( <i>Limit \$1M/\$1M/\$1M</i> )           |                            | ✓ Candy or Confectionery Stores ( <i>Limit \$1M/\$1M/\$1M</i> )                                                                          |                                                      |
| ✓ Catalog or Premium Coupon Redemption Stores<br>( <i>Limit \$1M/\$1M/\$1M</i> )              |                            | ✓ Ceramics Stores                                                                                                                        |                                                      |
| ✓ Clothing, Shoes and Apparel Stores ( <i>including furs, leather, hide, &amp; wigs</i> )     |                            | ✓ Collectibles and Memorabilia                                                                                                           |                                                      |
| ✓ Computer and Electronics Stores                                                             |                            | ✓ Cosmetics and Beauty Supplies                                                                                                          |                                                      |
| ✓ Dairy Products or Butter and Egg Stores ( <i>including ice cream</i> )                      |                            | ✓ Department Stores                                                                                                                      |                                                      |
| ✓ Drug and Pharmaceutical Stores                                                              |                            | ✓ Dry Goods Dealers ( <i>fabrics, yarn, &amp; piece goods - new only</i> )                                                               |                                                      |
| ✓ Electrical Lighting Stores                                                                  |                            | ✓ Equipment, Fixtures or Supplies Distributors ( <i>office, store, restaurant, bars, &amp; hotel</i> )                                   |                                                      |
| ✓ Fabric Stores                                                                               |                            | ✓ Feed, Grain, Hay or Straw Dealers, Seed Merchants                                                                                      |                                                      |
| ✓ Fence Dealers                                                                               |                            | ✓ Fire Protection Equipment Dealers                                                                                                      |                                                      |
| ✓ Floor Covering Stores                                                                       |                            | ✓ Florists <sup>1</sup>                                                                                                                  |                                                      |
| ✓ Fruit or Vegetable Dealers <sup>1</sup>                                                     |                            | ✓ Furniture and Home Furnishing Stores                                                                                                   |                                                      |
| ✓ Gardening, Hardware, Tools, and Home Improvement Stores ( <i>no rebuilt or used parts</i> ) |                            | ✓ Gift Shops                                                                                                                             |                                                      |
| ✓ Glass and Glaziers Stores                                                                   |                            | ✓ Hearing Aid Stores                                                                                                                     |                                                      |
| ✓ Health or Natural Food Stores ( <i>at least 4k sq ft</i> )                                  |                            | ✓ Hobby, Craft, Artist Supplies, Painting, Picture or Frame                                                                              |                                                      |
| ✓ Janitorial Supplies                                                                         |                            | ✓ Jewelry Stores                                                                                                                         |                                                      |
| ✓ Locksmiths                                                                                  |                            | ✓ Luggage Goods Stores                                                                                                                   |                                                      |
| ✓ Machinery or Equipment Dealers ( <i>farm type only</i> )                                    |                            | ✓ Mail Order Houses                                                                                                                      |                                                      |
| ✓ Marble Products                                                                             |                            | ✓ Medical, Hospital, and Surgical Supply                                                                                                 |                                                      |
| ✓ Music, Musical Instrument Stores                                                            |                            | ✓ Newsstands <sup>1</sup>                                                                                                                |                                                      |
| ✓ Office Machines or Appliances ( <i>no repair</i> )                                          |                            | ✓ Optical Goods                                                                                                                          |                                                      |
| ✓ Paint, Wallpaper or Wall Covering Stores                                                    |                            | ✓ Pet Stores                                                                                                                             |                                                      |
| ✓ Plumbing Supplies and Fixtures                                                              |                            | ✓ Precision and Scientific Tools and Instruments                                                                                         |                                                      |
| ✓ Refrigeration Equipment ( <i>commercial</i> )                                               |                            | ✓ Sewing Machine Stores                                                                                                                  |                                                      |
| ✓ Ship Chandler Stores                                                                        |                            | ✓ Sporting Goods or Athletic Equipment                                                                                                   |                                                      |
| ✓ Stationery or Paper Products                                                                |                            | ✓ Swimming Pools ( <i>retail</i> )                                                                                                       |                                                      |
| ✓ Toys ( <i>retail</i> )                                                                      |                            | ✓ Trophy Stores                                                                                                                          |                                                      |
| ✓ Variety Stores ( <i>discount goods</i> )                                                    |                            | ✓ Video Sales and Rental Stores                                                                                                          |                                                      |

**Special Conditions:** no manufacturing | central station alarm required if BPP >\$500k | inventory required 100% insured to value | maximum of 3 stories |  
<sup>1</sup>hired and non-owned auto is not available

**Ineligible:** selling, manufacturing, importing or repackaging/relabeling products under insured's name | rental of tools, machinery or equipment | boat dealers | vape, tobacco & dispensaries | adult themed | pawn shops | check cashing | sale of antiques | 24-hour operations | off-premises warehousing | self-storage | convenience stores | grocery stores | beverage stores | fertilizer, junk, tire, or power equipment dealers | 100% drop-ship

# E&S BOP Appetite Guide

## Restaurant

| Liability Limits                                                                                                                                                                                                                                                                                                                                         | Payroll (maximum) | Square Footage Cap                                                                                                                                                                                                                                                    | Sales (maximum)                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| \$1M/\$1M/\$1M                                                                                                                                                                                                                                                                                                                                           | \$2M              | 10k                                                                                                                                                                                                                                                                   | \$10M account   \$5M location<br>(up to 33% may be catering;<br>no more than 50% alcohol sales) |
| ✓ Casual Dining<br>- Bistros, Brasseries, and Cafes<br>- Diners<br>- Family-style Restaurants                                                                                                                                                                                                                                                            |                   | ✓ Fine Dining                                                                                                                                                                                                                                                         |                                                                                                 |
| ✓ Fast food<br>- Cafes<br>- Cafeteria-style - Buffet<br>- Chicken<br>- Concession Stands / Snack Bars<br>- Delicatessens and Sandwich Shops<br>- Donut Shops<br>- Drive-ins / Service-in-car<br>- Hamburger / Malt Shops<br>- Hot dog Shops<br>- Oriental-style<br>- Other Ethnic-style<br>- Pizza Shops<br>- Roast Beef<br>- Seafood<br>- Take-out Only |                   | ✓ Limited Cooking<br>- Cafes<br>- Coffee Bars or Shops<br>- Concession Stands / Snack Bars<br>- Delicatessen and Sandwich Shops<br>- Donut Shops<br>- Drive-ins / Service-in-car<br>- Ice Cream and Yogurt Stores<br>- Pizza Shops<br>- Salad Bars<br>- Take-out Only |                                                                                                 |

**Special conditions:** liquor liability not available | hired and non-owned auto is not available | BPP > \$500K requires burglar alarm | UL 300 wet ANSUL system required | Frame construction must be 100% sprinklered & have automatic cooking & exhaust extinguishing system | maximum of 3 stories | minimum of 3 years open | no claims (open or closed) in last 3 years.

**Ineligible:** bars & taverns | entertainment stages including karaoke, bar games, trivia, dancing, etc (incidental single musician permitted) | liquid nitrogen usage | hibachi-style tabletop cooking | boat docks | billiards or darts

## Wholesale / Distributors

| Liability Limits                                                  | Payroll (maximum) | Square Footage Cap                                                                 | Sales (maximum)                |
|-------------------------------------------------------------------|-------------------|------------------------------------------------------------------------------------|--------------------------------|
| \$1M/\$1M/\$1M                                                    | \$2M              | 50k                                                                                | \$20M account   \$10M location |
| ✓ Air Conditioning and HVAC Equipment                             |                   | ✓ Appliance (household, home furnishings, radio, TV, etc)                          |                                |
| ✓ Automobile Parts and Supplies                                   |                   | ✓ Bakeries (no baking on premises)                                                 |                                |
| ✓ Barber or Beauty Shop Supplies (no re-packaging or re-labeling) |                   | ✓ Bookbinding and Printing Supplies                                                |                                |
| ✓ Clothing and Apparel                                            |                   | ✓ Collectibles and Memorabilia                                                     |                                |
| ✓ Fabric                                                          |                   | ✓ Floor Covering                                                                   |                                |
| ✓ Florists <sup>1</sup>                                           |                   | ✓ Fruits or Vegetable <sup>1</sup>                                                 |                                |
| ✓ Gardening and Light Farming Supply                              |                   | ✓ Grocery                                                                          |                                |
| ✓ Hardware and Tools                                              |                   | ✓ Hearing Aid                                                                      |                                |
| ✓ Hobby, Craft or Artists' Supply                                 |                   | ✓ Janitorial Supplies                                                              |                                |
| ✓ Jewelry                                                         |                   | ✓ Meat, Fish, Poultry, or Seafood (Limit \$1M/\$2-3M/\$2M)<br>(no cutting of meat) |                                |
| ✓ Office Machines or Appliances (Limit \$1M/\$3M/\$2M)            |                   | ✓ Optical Goods (Limit \$1M/\$3M/\$2M)                                             |                                |
| ✓ Plumbing Supplies and Fixtures (Limit \$1M/\$3M/\$2M)           |                   | ✓ Refrigeration Equipment (Limit \$1M/\$3M/\$2M)                                   |                                |
| ✓ Stationery or Paper Products (Limit \$1M/\$3M/\$2M)             |                   |                                                                                    |                                |

**Special conditions:** central station alarm required if BPP >\$500k | inventory required 100% insured to value | direct import from foreign manufacturer requires valid U.S. products liability policy | retail space must be <33% of location square footage | maximum of 3 stories | hired and non-owned auto is not available

**Ineligible:** selling, manufacturing, importing or repackaging/relabeling products under insured's name | tobacco products | toy distributor | 100% drop-ship

## General Eligibility Guidelines

Distance to Coast:

- Alabama, Florida, Louisiana, Mississippi, and Texas: properties located within 1/2 mile from the coast are ineligible.
- Georgia, North Carolina, Maryland, New Jersey, South Carolina, Virginia restrictions may vary.

Buildings must be built 1950 or newer (1961 or newer in Tri-County, FL).

Non-Combustible and Light Metal Frame construction older than 1995 are not eligible.

All locations and operations must be scheduled - we do not write partial operations.

100% Insurance to Value required for building and business personal property; coinsurance applies if under insured; 3% inflation guard applies at renewal.

Roofs must be replaced within the last 20 years. Roofs over 11 years old in FL & TX are subject to the ACV roof valuation endorsement.

Roof must be in Excellent, Good, or Fair condition (3rd party roof scoring tool); ACV applies for Poor roof condition; Severe roof condition is ineligible.

System updates within the last 35 years (plumbing, electrical, HVAC) are required. Does not apply to contents only.

Tenant occupied risks not requiring building coverage are eligible when the building exceeds the maximum # of stories if the building is fully sprinklered with two means of egress.

Risks with up to 50 employees are eligible.

No more than 3 claims in the past 5 years, no loss exceeding \$20,000 (excluding catastrophe losses).

- Restaurants: no claims (open or closed) in last 3 years.

Prior continuous coverage required for the past 3 years (unless new venture), with no cancellations or non-renewals.

No storage of inventory, business personal property, or personal property of others in a public warehouse.

All locations must close for business by 1:00 A.M.

Automatic 3% inflation guard for Coverage A & C annually on renewal.

Minimum earned premium of 25% applies.

Minimum liability premium \$750; policy & inspection fees vary by state.

### Ineligible

- Habitational or Mixed-use Habitational exposure
- Converted dwellings / converted garages
- Triple net leases
- Seasonal or Vacant buildings (more than 60 days)
- Solar panels

**Optional Coverages:** Cyber Liability, Earthquake (SC only), Equipment Breakdown, Hired and Non-Owned Auto Liability, Sinkhole (FL only), Terrorism



# E&S BOP Appetite Guide

## Additional Coverages & Sublimits

## Enhancement Packages

| Description                                                      | Sublimit of Coverage | Base Policy                                                                                                                             | Business Owners                                                                                                 | Contractors | Lessors Risk | Restaurant |          |
|------------------------------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------|--------------|------------|----------|
| Accounts Receivable                                              | C                    | \$10,000 <i>on premises</i><br>\$5,000 <i>off premises</i>                                                                              | \$25,000 <i>on premises</i>   \$5,000 <i>off premises</i>                                                       |             |              |            |          |
| Appurtenant Structures                                           | A                    | None                                                                                                                                    | \$50,000                                                                                                        |             |              |            |          |
| Broad Form Additional Insured                                    | Liability            | Included for Bodily Injury and Property Damage                                                                                          |                                                                                                                 |             |              |            |          |
| Business Personal Property Temporarily in Portable Storage Units | A, C                 | \$10,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Debris Removal                                                   | A, C                 | 25% or \$250,000                                                                                                                        | 25% or \$1M                                                                                                     |             |              |            |          |
| Dishonesty Exclusion Exception                                   | D                    | \$10,000                                                                                                                                |                                                                                                                 |             |              | \$25,000   |          |
| Electronic Data                                                  | C                    | \$10,000                                                                                                                                | \$25,000                                                                                                        |             |              |            |          |
| Extension of Supplemental Payments                               | A                    | \$250                                                                                                                                   | \$1,000                                                                                                         |             |              |            |          |
| Fine Arts                                                        | C                    | \$10,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Fire Department Service Charge                                   | C                    | \$2,500                                                                                                                                 | \$25,000                                                                                                        |             |              |            |          |
| Fire Extinguisher Systems Recharge                               | C                    | \$5,000                                                                                                                                 | \$25,000                                                                                                        |             |              |            |          |
| Leasehold Improvements & Betterments                             | C                    | \$50,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Money Orders & Counterfeit Money                                 | C                    | \$1,000                                                                                                                                 | \$10,000                                                                                                        |             |              |            |          |
| Movable Equipment & Inventory <i>(in the open)</i>               | C                    | \$10,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Newly Acquired or Constructed Property                           | A, C                 | Bldg: \$250,000 <i>per bldg</i><br>BPP \$100,000 <i>per bldg</i>                                                                        | Bldg: \$300,000 <i>per bldg</i>   BPP \$250,000 <i>per bldg</i>                                                 |             |              |            |          |
| Ordinance or Law <i>(Cov A / B / C)</i>                          | A, C                 | 100% of Cov A or \$250,000 (Undamaged portion of building) /<br>10% of Cov A (Demo cost) / 5% of Cov C (Increased cost of construction) |                                                                                                                 |             |              |            |          |
| Ordinary Payroll                                                 | D                    | 1 month                                                                                                                                 |                                                                                                                 |             |              |            |          |
| Outdoor Property                                                 | A, C                 | \$2,500 <i>(\$1,000 limit per tree, shrub, or plant)</i>                                                                                | \$10,000 <i>(\$2,500 limit per tree, shrub, or plant)</i>                                                       |             |              |            |          |
| Outdoor Signs (attached & detached)                              | A, C                 | \$25,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Period of Indemnity                                              | D                    | 30 Days                                                                                                                                 | 180 Days                                                                                                        |             |              |            |          |
| Personal Property Off-Premises                                   | C                    | \$10,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Personal Effects & Property of Others                            | C                    | \$2,500                                                                                                                                 | \$10,000                                                                                                        |             |              |            |          |
| Property “In-Transit” (loading/unloading)                        | C                    | \$25,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Property Limit - Theft                                           | C                    | \$2,500 - furs, jewelry, watches, precious stones gold, silver, etc, patterns, dies, molds, & forms                                     | \$5,000 - furs jewelry, watches, precious stones, gold, silver, etc<br>\$10,000 - patterns dies, molds, & forms |             |              |            |          |
| Seasonal Inventory                                               | C                    | 50%                                                                                                                                     |                                                                                                                 |             |              |            |          |
| Sewer or Water Backup                                            | A, C, D              | \$15,000                                                                                                                                |                                                                                                                 |             |              |            |          |
| Spoilage                                                         | C                    | \$5,000                                                                                                                                 | \$5,000                                                                                                         |             |              |            | \$25,000 |
| Tenant’s Glass                                                   | C                    | \$5,000                                                                                                                                 |                                                                                                                 |             |              |            |          |
| Valuable Papers and Records                                      | C                    | \$10,000 <i>on premises</i><br>\$5,000 <i>off premises</i>                                                                              | \$25,000 <i>on premises</i>   \$5,000 <i>off premises</i>                                                       |             |              |            |          |
| Waiver of Subrogation                                            | Liability            | Included                                                                                                                                |                                                                                                                 |             |              |            |          |

Note: please refer to the policy form [LUCL NA ACAS 03 25](#) for details. Certain enhancements may not be available depending on selected primary coverages and limits.

## Additional Insureds

| Type                                                                   | Fee   |
|------------------------------------------------------------------------|-------|
| Additional Insured - Controlling Interest                              | \$0   |
| Additional Insured - Co-Owner of Insured Premises                      | \$0   |
| Additional Insured - Mortgagee, Assignee or Receiver                   | \$0   |
| Additional Insured - Owner or Lessor of Leased Land                    | \$0   |
| Additional Insured - Loss Payable                                      | \$0   |
| Additional Insured - Building Owner                                    | \$0   |
| First, Second, and 3rd Mortgagee                                       | \$0   |
| Additional Insured - Lessor of Leased Equipment                        | \$250 |
| Additional Insured - State or Political Subdivision - Premises Permits | \$250 |
| Additional Insured - Engineers, Architects or Surveyors                | \$250 |
| Additional Insured - AI Requirement                                    | \$250 |
| Additional Insured - Designated Person or Organization                 | \$250 |
| Additional Insured - Lessor of Premises                                | \$250 |
| Additional Insured - Vendor                                            | \$250 |

## Contact Us



Payment Address: Dept 0958, PO Box 120958, Dallas, TX 75312  
Overnight Address: Box 890958 1501 North Plano Road Richardson, TX 75081



Producer & Policy Holder Support : Phone: 844-878-1267  
Policyholder: [policy@velocityrisk.com](mailto:policy@velocityrisk.com)  
Underwriting: [BOP.underwriting@velocityrisk.com](mailto:BOP.underwriting@velocityrisk.com)  
Claims: [smallbusiness.claims@velocityrisk.com](mailto:smallbusiness.claims@velocityrisk.com)



Agent Portal: [my.velocityrisk.com](http://my.velocityrisk.com)  
Website: [velocityrisk.com](http://velocityrisk.com)



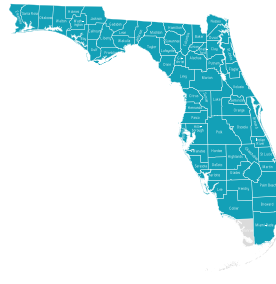
# E&S BOP Appetite Guide

## Open Counties by State



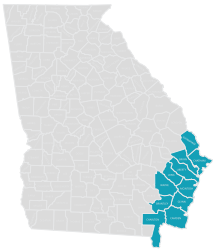
### Alabama

|          |           |
|----------|-----------|
| Baldwin  | Covington |
| Escambia | Geneva    |
| Houston  | Mobile    |



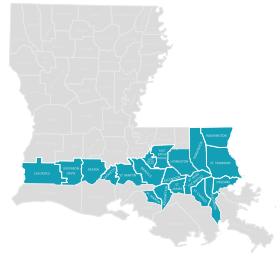
### Florida

All counties open except:  
Monroe



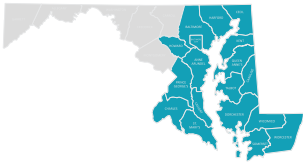
### Georgia

|          |           |
|----------|-----------|
| 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 |                      |             |



### Maryland

|              |            |                 |
|--------------|------------|-----------------|
| Anne Arundel | Baltimore  | Baltimore City  |
| Calvert      | Caroline   | Cecil           |
| Charles      | Dorchester | Hartford        |
| Howard       | Kent       | Prince George's |
| Queen Anne's | Somerset   | St. Mary's      |
| Talbot       | Wicomico   | Worcester       |



### Mississippi

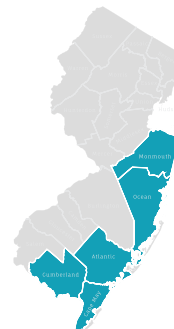
|             |         |
|-------------|---------|
| George      | Hancock |
| Harrison    | Jackson |
| Pearl River | Stone   |



### North Carolina

|                        |             |                   |
|------------------------|-------------|-------------------|
| Beaufort               | Brunswick   | Camden            |
| Carteret               | Chowan      | Craven            |
| Currituck <sup>1</sup> | Gates       | Hyde <sup>2</sup> |
| Jones                  | New Hanover | Onslow            |
| Pamlico                | Pasquotank  | Pender            |
| Perquimans             | Tyrrell     | Washington        |

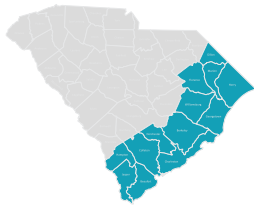
<sup>1</sup> 27927 closed | <sup>2</sup> 27960 closed



### New Jersey

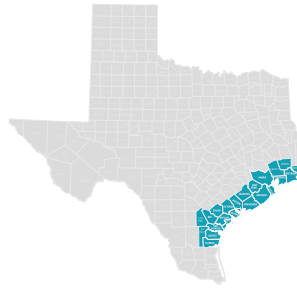
|            |          |
|------------|----------|
| Atlantic   | Cape May |
| Cumberland | Monmouth |
| Ocean      |          |

## Open Counties by State (continued)



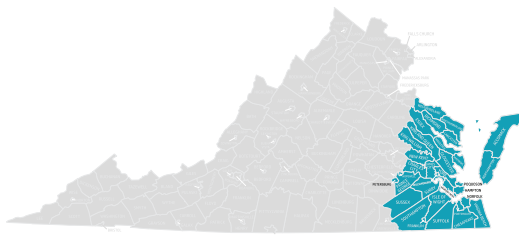
### South Carolina

|              |            |
|--------------|------------|
| 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      | Matagordia | Nueces       |
| Orange        | Rufgio     | San Patricio |
| The Woodlands | Victoria   | Wharton      |



### Virginia

|               |                |                |                |
|---------------|----------------|----------------|----------------|
| Accomack      | Charles City   | Chesapeake     | Essex          |
| Franklin      | Gloucester     | Hampton        | Hopewell       |
| Isle of Wight | James City     | King and Queen | King William   |
| Lancaster     | Mathews        | Middlesex      | New Kent       |
| Newport News  | Norfolk        | Northampton    | Northumberland |
| Petersburg    | Poquoson       | Portsmouth     | Prince George  |
| Richmond      | Southampton    | Suffolk        | Surry          |
| Sussex        | Virginia Beach | Westmoreland   | Williamsburg   |
| York          |                |                |                |