

Quick Reference Guide Louisiana

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Limits (Maximum TIV)

\$10,000,000

UW approval required for:

- Over \$6.5M (JM/MNC/FR/MFR)
- Over \$5M (Frame/NC/LMF)



Locations

Tier 1		
Jefferson	Orleans	St. Tammany
Tier 2		
Acadia	Ascension	Assumption
Calcasieu	Davis	E. Baton Rouge
Iberville	Jefferson Davis	Lafayette
Livingston	St. Charles	St. James
St. John the Baptist	St. Martin	Tangipahoa
Washington	W. Baton Rouge	

Deductibles



Named Storm: 3% | 5% | 10%



All Other Wind Hail: \$50,000 | \$100,000
Minimum \$25k when TIV <\$1M
\$50k when TIV >\$1M



AOP: \$2,500 | \$5,000 | \$10,000 | \$25,000

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

Occupancy Guidelines

Class	Conditions
Artisan Contractor (<i>Building Construction Trades Lawn Maint</i>)	No heavy or hazardous equipment
Auto Repair (<i>Repair Shops Oil Change Garage</i>)	Tire Retreading (wind only)
Entertainment/Athletic Facilities* (<i>Day Spa Convention Center Non-Profit Clubs Golf Courses Fitness Clubs</i>)	Golf Courses: building coverage only No contents, turf, or business income coverage
Habitational (<i>Apartments Condos</i>)	No Frame Apts
Health Care* (<i>Animal Hospitals Medical/Dental Labs Hospitals & Nursing Homes Rehab Facilities</i>)	No per item valued >\$500k
Offices* (<i>Banks Medical/Dental Law Psychiatric</i>)	
Restaurants* (<i>Bakery Bars & Taverns Breweries & Distilleries Restaurants - Casual, Fast Food, Fine Dining</i>)	Min bldg \$750K (if Cov A applies) AOP if YB 2000 and newer; else wind-only
Retail* (<i>Clothing & Apparel Furniture Home Improvement Pharmacy (CVS/Walgreens) Mixed Use Center - LRO</i>)	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
Schools & Municipalities (<i>Fire Dept Government Buildings Police Stations Schools - primary/secondary</i>)	No schools that teach ineligible classes (i.e. welding)
Services* (<i>Animal Shelters Daycare Centers Printing & Signs Self-Storage Warehouse</i>)	Wind only: Self-Storage - no boats or RVs
Wholesale* (<i>Building Material Dealers Hardware & Tools HVAC Wholesale with refrigeration equipment</i>)	No contents or BI Wind only: lumber sales >25%, electronic appliance, media storage, moving & storage, warehouses

* Indicates a Target Market

Building Guidelines

Buildings built between 1950 - 1979 will require underwriting approval.

100% Replacement Cost Value required; minimum \$250,000 building value; coinsurance (SMB425) applies

Wind only coverage available if the following conditions exist:

- No system updates (plumbing, electrical, HVAC) and YB >35 years
 - Roof replacement is required
- Federal Pacific, Challenger, Fuses or Zinsco electrical panels
- Knob & tube, pigtail or aluminum wiring

All Other Perils (AOP) coverage available if:

- Wiring, Plumbing and HVAC have been updated within the last 35 years
- Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

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

New Business Eligibility

- Target Market: Office, Retail, Healthcare, Restaurants, Service, Entertainment, Wholesale
- 20 year and newer roof¹ (11 year for RC)
- Located > 1 mile from the coast
- Property well maintained
- Favorable loss history
- No prior inspection issues

Closed for new business in: Cameron, Iberia, Lafourche, Plaquemines, St. Bernard, St. Mary, Terrebonne, and Vermilion

Ineligible occupancies: Churches, Car Wash, Hotel, Apartments (frame)

Roof Guidelines			
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

¹up to 25 years for preferred risks (quoting platform will automatically adjust if eligible)

This guide is a general summary of our program; consult the Product Guide for additional details.

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