

# Quick Reference Guide

## Mississippi

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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 and Tier 2 counties

| Tier 1   | Tier 2      |
|----------|-------------|
| Hancock  | George      |
| Harrison | Pearl River |
| Jackson  | Stone       |

### Deductibles



Named Storm: 1% | 2% | 3% | 5% | 10%  
Tier 1 minimum: 2%



All Other Wind Hail: \$10,000 | \$25,000  
| \$50,000 | \$100,000 | Minimum \$10k  
when TIV <\$500k; \$25k when TIV >\$500k



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 miles   | 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%     |

### Occupancies

| Class   | Conditions  |
|---|---|
| <b>Artisan Contractor</b> ( <i>Building Construction   Trades   Lawn Maint</i> )  | No heavy or hazardous equipment   |
| <b>Auto Repair</b> ( <i>Repair Shops   Oil Change   Garage</i> )  | Tire Retreading (wind only)   |
| <b>Entertainment/Athletic Facilities</b> ( <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                               |
| <b>Habitational</b> ( <i>Apartments   Condos</i> )  | Frame requires UW approval  |
| <b>Health Care*</b> ( <i>Animal Hospitals   Medical/Dental Labs   Hospitals &amp; Nursing Homes   Rehab Facilities</i> )                | No per item valued >\$500k  |
| <b>Offices*</b> ( <i>Banks   Medical/Dental   Law   Psychiatric</i> )   |   |
| <b>Restaurants</b> ( <i>Bakery   Bars &amp; Taverns   Breweries &amp; Distilleries   Restaurants - Casual, Fast Food, Fine Dining</i> ) | Min bldg \$750K (if Cov A applies)   AOP if YB 2000 and newer; otherwise wind-only                                  |
| <b>Retail*</b> ( <i>Clothing &amp; Apparel   Furniture   Home Improvement   Pharmacy (CVS/Walgreens)   Mixed Use Center - LRO</i> )     | Mixed Use Center (LRO) - if majority restaurant, use restaurant class   |
| <b>Schools &amp; Municipalities</b> ( <i>Fire Dept   Government Buildings   Police Stations   Schools - primary/secondary</i> )         | No schools that teach ineligible classes (i.e. welding)   |
| <b>Services</b> ( <i>Animal Shelters   Daycare Centers   Printing &amp; Signs   Self-Storage Warehouse</i> )                            | Wind only: Self-Storage - no boats or RVs   |
| <b>Wholesale</b> ( <i>Building Material Dealers   Hardware &amp; 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

100% Replacement Cost Value required; minimum \$250,000 building value.

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*)

Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast is ineligible

| Roof Guidelines               |            |                  |                                   |
|-------------------------------|------------|------------------|-----------------------------------|
| Roof Cover                    | RCV        | ACV <sup>1</sup> | Roof Age Restriction <sup>1</sup> |
| 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                         |

<sup>1</sup>up 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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