

# Quick Reference Guide

## Louisiana

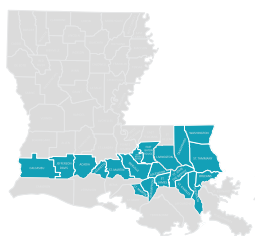
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### Limits (Maximum TIV)

\$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
<b>Artisan Contractor</b> (Building Construction   Trades   Lawn Maint)	No heavy or hazardous equipment
<b>Auto Repair</b> (Repair Shops   Oil Change   Garage)	Tire Retreading (wind only)
<b>Entertainment/Athletic Facilities*</b> (Day Spa   Convention Center   Non-Profit Clubs   Golf Courses   Fitness Clubs)	Golf Courses: building coverage only   No contents, turf, or business income coverage
<b>Habitationl</b> (Apartments   Condos)	No Frame Apts
<b>Health Care*</b> (Animal Hospitals   Medical/Dental Labs   Hospitals & Nursing Homes   Rehab Facilities)	No per item valued >\$500k
<b>Offices*</b> (Banks   Medical/Dental   Law   Psychiatric)	
<b>Restaurants*</b> (Bakery   Bars & Taverns   Breweries & Distilleries   Restaurants - Casual, Fast Food, Fine Dining)	Min bldg \$750K (if Cov A applies)   AOP if YB 2000 and newer; else wind-only
<b>Retail*</b> (Clothing & Apparel   Furniture   Home Improvement   Pharmacy (CVS/Walgreens)   Mixed Use Center - LRO)	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
<b>Schools &amp; Municipalities</b> (Fire Dept   Government Buildings   Police Stations   Schools - primary/secondary)	No schools that teach ineligible classes (i.e. welding)
<b>Services*</b> (Animal Shelters   Daycare Centers   Printing & Signs   Self-Storage Warehouse)	Wind only: Self-Storage - no boats or RVs
<b>Wholesale*</b> (Building Material Dealers   Hardware & Tools   HVAC   Wholesale with refrigeration equipment)	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 roof<sup>1</sup> (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 <sup>1</sup>	Roof Age Restriction <sup>1</sup>
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

<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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