

BOP Coverage

General Guidelines



Eligible

Building:

- ISO Protection Classes: PC 1-8 acceptable for all classes except restaurants, (PC 9 may be eligible)*. Protection class 1-7 is acceptable for restaurants, (PC 8, 9 may be eligible)*
- Up to 4 locations: More than 4 locations must be submitted for underwriting review and approval
- Age: Buildings over 50 years old must have complete renovations to the heating, electrical and plumbing systems within the last 40 years
- Roofing: Asphalt and built-up roofs no more than 15 years old (20 years if on a 30 year warranty), metal panel roofs no more than 40 years and clay tile roofs no more than 50 years old
- If construction requires sprinklers, the risk must be fully and adequately sprinklered, including attic or crawl spaces
- Coastal Guidelines: Use the general property coastal guidelines
- No more than 2 losses, weather loss over \$25,000, or any non-weather loss over \$10,000 in the past 3 years unless approved through underwriting
- Solar panels: if total power output of the panels is 250 Kilowatts or more, the risk must be referred to HOUW for approval (average panel is 250-265 Watts each, 250 KW would be between 90 - 100 panels usually requiring a roof size of 1600 sq. ft. as a minimum). Replacement value of the panels must be included in the TIV of the building. Panels should have a locking feature on each to prevent theft, as well as a power cutoff switch to kill the power from the panels in the event of a fire to prevent an electrocution hazard. Buildings should be equipped with lightning rods and grounding wires. If the amount of power generated is large enough for any excess power to be sold to outside utility companies, we will not add the Utility as an AI to our policy.

Operations:

- Years of Experience: Owners must have 3 years of recent experience as an owner or general manager in this or similar operation of the same size and type
- Tenant Only Risks: Without cooking may occupy the basement and floors 1-10, risks with grease producing cooking may occupy floors 1 and 2. Tenants' leases must require tenant's liability policies show our insured as an additional insured, and leases must be at least 12 months or longer.
- Tenant occupied risks in frame buildings where there is another tenant with a commercial cooking exposure is acceptable up to \$500,000 in BPP and can be referred to the underwriter up to \$1M in BPP

Ineligible

Building:

- "Exterior Insulation Finishing Systems" ("EIFS") on un-sprinkled multi-story frame buildings. Only incidental use of exposed plastic wall or exposed roof insulation allowed.
- Knob and tube wiring, aluminum wiring except multi-strand wiring at main connection and approved by loss control
- FPE Stab-Lok electric panels, Zonsco, GTE-Sylvania Zinscoor Sylvania breakers or panels or Kerny breakers
- Wood shingles
- Greenhouses
- Any risk going through major or structural renovation or "gut rehabilitation"
- More than 30% vacant or unoccupied

Operations:

- Any liquor license violation within last three years or engaged in the distribution or sale of marijuana, synthetic marijuana, marijuana products or byproducts of any type or "Bath Salts"
- Manufacturing occupancies, renting or leasing of equipment to others
- Any past, present or discontinued physical exposure to or use of explosives, bulk chemicals or bulk flammables
- Risks where the insured owns another business will be referred for underwriting consideration
- Risks without common ownership
- Risks cancelled, non-renewed or declined for coverage in the last 3 years will be referred for underwriter consideration

*Subject to additional information and Underwriting approval