

BOP Apartment, Residential Condominium Association and Townhouse Coverage Guidelines

Eligible

Building:

- ISO Public Protection Classes: 1-8, 9*
- Square footage: 20,000 sq ft max per building
- Total Insured Value (TIV): \$4 million per building, \$10 million per location and \$15 million per policy
- Buildings up to 3 stories, including parking levels
- Coastal Guidelines: Use the general property coastal guidelines
- Building age: over 50 years old – if complete renovations to the heating, electrical and plumbing systems have been made within the last 40 years
- Roofing: Asphalt and built-up roofing systems up to 15 years old (20 years if on a 30-year warranty), metal panel roofs up 40 years and clay tile roofs up to 50 years old
- Wood burning fireplaces, unless used as primary source
 - of heat
- Solar panels are eligible*
- Risks with 5 or more units require hardwired fire/smoke and carbon monoxide detectors throughout and in each apartment unless written documentation that batteries are changed every 6 months or multiyear batteries are installed. Apartments, condominium buildings and association clubhouses of frame construction require complete automatic sprinkler systems throughout the building, including concealed attic space.**

Operations:

- Years of Experience – owners must have 3 years of recent experience as an owner or general manager in a similar operation of the same size and type

Ineligible

Building

- More than 15% vacant or unoccupied
- Swimming pools that have diving boards, slides, uncontrolled access or lack any life safety equipment and posted rules of pool usage
- Playgrounds, slides, jungle gyms, etc.*
- Renovation or rehabilitation, other than maintenance or cosmetic renovation
- Dwellings (structures built as houses, as opposed to apartment or condo buildings)
- Apartments still under construction or completed new construction with less than 50% committed lease agreements.
- Less than 5 units with no commercial tenants

Operations:

- Recreational facilities run by the insured with training staff or training classes
- Boarding houses, rooming houses or halfway houses
- Condominium risks if the builder is a board member or owner of any unit that he does not reside in
- Elderly care housing equipped with pull cords, professional care or any care requiring a third party to attend to a tenant for any medical or quality of life need
- HUD subsidized housing**, transients or students occupying more than 10%, any timeshare or seasonal
- Boat docks or piers
- Mold loss in the last 5 years
- Mixed restaurant or any mercantile class with commercial cooking
- Sauna steam-rooms or trampolines
- Leases less than 12 months
- Without controlled access, including having exterior doors locked at all times, exterior dusk to dawn lighting, and emergency evacuation plan/route posted on each floor

* Subject to additional information and Underwriter approval

** Does not apply in California

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