

# Property

## Coverage Highlights

- Up to \$6M maximum total insured value
- \$500 minimum premium
- All-risk coverage with coverage for catastrophe-exposed perils available
- Coastal Properties

## Optional Coverage

Our wide selection of optional coverages include:

- Additional Insured
- Equipment Breakdown
- Extended Coverage
- Ordinance or Law
- Outside Signs
- Spoilage
- TRIA

Note: classes and coverages may vary by carrier

## Eligible Classes

Include but not limited to:

- Habitational
- Hospitality
- Mercantile
- Lessors' Risk (LRO)
- Warehouses

## Prohibited Risks & Exposures

Risks with the following characteristics are ineligible:

- Properties undergoing structural renovations
- Properties undergoing non-structural renovations with costs exceeding \$50,000
- Locations that have been vacant more than 3 consecutive years
- Properties scheduled for demolition
- Properties with prior and/or existing damage
- Risks with more than 3 claims within the previous 3 years
- Risks with more than \$25,000 total incurred during the previous 3 years

Construction Type	Building TIV	Business Personal Property TIV	Business Income TIV	Total TIV
Frame	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
Joisted Masonry	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
Non-Combustible	\$4,000,000	\$2,500,000	\$2,500,000	\$4,000,000
Masonry Non-Combustible	\$4,000,000	\$2,500,000	\$2,500,000	\$4,000,000
Modified Fire Resistive	\$6,000,000	\$2,500,000	\$2,500,000	\$6,000,000
Fire Resistive	\$6,000,000	\$2,500,000	\$2,500,000	\$6,000,000



Let's Connect

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