


# Appetite Guide

## Coastal E&S Business Owners Policy


**Covered Perils:** Wind & Hail, All Other Perils, General Liability

**Deductibles:** variable based on class, construction, year built and distance to coast

 Wind & Hail: 1% | 2% | 5% | 10%

 Named Storm (*per building*): 1% | 2% | 3% | 5% | 10%

 Property: \$2,500 | \$5,000 | \$7,500 | \$10,000

 Liability: None | \$250 | \$500 | \$1,000 | \$2,500

### Coverage Map



### Limits (Maximum TIV \$5M - Bldg/BPP/BI)

Building	Owner Occupied	\$250,000 - \$5,000,000
	Tenant Occupied	\$0 - \$5,000,000
	Lessors Risk	\$250,000 - \$5,000,000
Business Personal Property	Owner Occupied	\$50,000 - \$1,000,000
	Tenant Occupied	\$50,000 - \$1,000,000
	Lessors Risk	\$25,000 - \$250,000
Business Income	Included ( <i>based on Revenue/Sales - 1/12 annual limit allowed monthly</i> )	
General Liability	\$2M / \$4M / \$4M	
Property Damage Liability	Per Occurrence	
Medical Expense	\$5,000 ( <i>included</i> )	

[Click to go to General Eligibility Guidelines](#)

### Lessors Risk

Revenue	Payroll	Square Footage Cap	Sales
\$5M	\$2M	50K	\$20M - Account   \$10M location
<p>✓ Single occupancy LRO (select the applicable class of the building occupant/tenant)</p>		<p>✓ Multiple occupancy LRO</p> <ul style="list-style-type: none"> <li>- Office building with restaurant - use restaurant regardless of % of total floor area</li> <li>- Office building or strip center other than restaurant - use largest occupant classification (by square footage)</li> </ul>	

**Special conditions:** must be an eligible class to qualify; no residential occupancy; tenant not included as part of LRO policy unless tenant is an eligible class (does not apply to tenants with 10% or less occupancy of total floor area)

# E&S BOP Appetite Guide

## Contractors

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	50k	\$20M account   \$10 location (up to 30% may be subcontracted costs)
✓ Air Conditioning Systems or Equipment - sales, installation, and service/repair			✓ Appliance and Accessories - installation and service/repair	
✓ Carpentry - Interior only (3 stories or less)			✓ Carpet, Rug, Furniture or Upholstery Cleaning (customer's premises only)	
✓ Ceiling or Wall Installation - Metal (other than metal should be classified as drywall/wallboard installation, wood is ineligible)			✓ Door, Window, or Assembled Millwork Installation - Metal (other than metal should be classified as Carpentry) (no overhead or garage doors)	
✓ Driveway, Parking Area or Sidewalk Repair - paving/repaving (no clearing of right-of-way, rock excavation, filling or grading of land)			✓ Drywall or Wallboard Installation	
✓ Electrical Work (interior only) (no high voltage work {over 480 volts} or work with utility company substations distribution or transmission lines)			✓ Fence Installation	
✓ Floor Covering Installation (no ceramic tile or stone)			✓ Furniture / Fixtures Installation (in offices or stores only)	
✓ Glass Dealers & Glaziers - sales and installation (includes bending, grinding, beveling or silvering of plate glass)			✓ Heating and Air Conditioning Systems or Equipment - sales and installation (no liquefied petroleum gas (LPGs))	
✓ House Furnishings Installation (includes incidental upholstery and floor covering)			✓ Interior Decorators	
✓ Landscape Gardening (no tree services, removal, or excavation)			✓ Lawn Sprinkler Installation	
✓ Masonry (shop only)			✓ Painting (interior & exterior - 3 stories or less)	
✓ Paper Hanging			✓ Plastering or Stucco Work	
✓ Plumbing (commercial and residential)			✓ Refrigeration Systems or Equipment - sales, installation and repair (commercial only)	
✓ Residential Cleaning Services			✓ Siding Installation (3 stories or less) (wood siding is ineligible)	
✓ Sign Painting or Lettering (interior only - no spray painting)			✓ Tile, Stone, Marble, Mosaic, or Terrazzo work (interior only)	
✓ Window Cleaning (3 stories or less)				

**Special Conditions:** no violations/fines in the last 3 years; hired and non-owned auto is not available; Snow Plow Product/Completed Operations available, must be incidental to business (<20% annual income) and all snow plowing work is incidental

**Ineligible:** businesses that use cranes within their operation; businesses that install, repair, or service hot tubs or pools; asbestos abatement, foundation or structural work, installing, design or repair of commercial cooking (AES 300) extinguishing services; installing, repairing, or servicing any of the following: burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators, computers, school or playground perimeter fencing; fences at airports; electrified fences, fences constructed with straight line or crossed razor wire; fences constructed with razor barbed wire or concertina wire; installing, work at heights over 3 stories; rental or leasing equipment to others

## Office or Professional Services | Office Condominium

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account   \$10M location
✓ Accounting, Bookkeeping, and Payroll Services			✓ Advertising and Related Services	
✓ Barber shops, Beauty Parlor and Hair Styling Salons (including Nail Salons)			✓ Condominium Associations (association risk only)	
✓ Credit Reporting Agencies			✓ Detective or Investigative Agencies (private)	
✓ Employment Agencies			✓ Health Maintenance Organizations	
✓ Inspection and Appraisal Companies (insurance and valuation purposes) (Limit \$1M/\$2M/\$2M)			✓ Insurance Agents (Limit \$1M/\$2M/\$2M)	
✓ Interior Decorators			✓ Law Offices	
✓ Marine Appraisers or Surveyors			✓ Medical Offices	
✓ Nail Salons			✓ Real Estate and Title Agents (no property management/development firms)	
✓ Political Campaign Headquarters or Offices			✓ Security and Patrol Agencies	
✓ Ticketing Agencies			✓ Title Agents	
✓ Veterinarian Offices			✓ Water Companies	

**Special conditions:** Office condominium associations in GA limits \$1M/\$2M/\$2M; maximum of 6 stories

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## Mercantile / Retail

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account   \$10 location (<75% online sales)
✓ A/C Equipment Dealer (Limit \$1M/\$1M/\$1M)			✓ Appliance Stores ( <i>household, radio, tv, phonograph</i> ) (Limit \$1M/\$1M/\$1M)	
✓ Army and Navy Stores (Limit \$1M/\$1M/\$1M)			✓ Art Galleries (Limit \$1M/\$1M/\$1M)	
✓ Auctions and Auctioneers (Limit \$1M/\$1M/\$1M)			✓ Automotive Parts and Supplies ( <i>including tires</i> ) (Limit \$1M/\$1M/\$1M) ( <i>no rebuilt or used parts</i> )	
✓ Bakeries ( <i>no baking on premises</i> ) (Limit \$1M/\$1M/\$1M)			✓ Bicycle Shops ( <i>retail, repair and maintenance</i> ) (Limit \$1M/\$1M/\$1M)	
✓ Boat Dealers (Limit \$1M/\$1M/\$1M)			✓ Bone, Horn, and Ivory Products ( <i>retail only</i> ) (Limit \$1M/\$1M/\$1M)	
✓ Bookbinding and Printing Supplies ( <i>retail</i> ) (Limit \$1M/\$1M/\$1M)			✓ Books and Magazine Stores (Limit \$1M/\$1M/\$1M)	
✓ Building Materials ( <i>contractors equipment dealers</i> ) (Limit \$1M/\$1M/\$1M) ( <i>no rebuilt or used materials</i> )			✓ Camera & Photographic Equipment ( <i>retail</i> ) (Limit \$1M/\$1M/\$1M)	
✓ Candy or Confectionery Stores (Limit \$1M/\$1M/\$1M)			✓ Catalog or Premium Coupon Redemption Stores (Limit \$1M/\$1M/\$1M)	
✓ Ceramics Stores			✓ Clothing, Shoes and Apparel Stores ( <i>including furs, leather, hide, &amp; wigs</i> )	
✓ Collectibles and Memorabilia			✓ Computer and Electronics Stores	
✓ Cosmetics and Beauty Supplies			✓ Dairy Products or Butter and Egg Stores ( <i>including ice cream</i> )	
✓ Department Stores			✓ Drug and Pharmaceutical Stores	
✓ Dry Goods Dealers ( <i>fabrics, yarn, &amp; piece goods - new only</i> )			✓ Electrical Lighting Stores	
✓ Equipment, Fixtures or Supplies Distributors ( <i>office, store, restaurant, bars, &amp; hotel</i> )			✓ Fabric Stores	
✓ Feed, Grain, Hay or Straw Dealers, Seed Merchants			✓ Fence Dealers	
✓ Fire Protection Equipment Dealers			✓ Floor Covering Stores	
✓ Florists			✓ Fruit or Vegetable Dealers	
✓ Furniture and Home Furnishing Stores			✓ Gardening, Hardware, Tools, and Home Improvement Stores ( <i>no rebuilt or used parts</i> )	
✓ Gift Shops			✓ Glass and Glaziers Stores	
✓ Hearing Aid Stores			✓ Health or Natural Food Stores ( <i>at least 4k sqft</i> )	
✓ Hobby, Craft, Artist Supplies, Painting, Picture or Frame			✓ Janitorial Supplies	
✓ Jewelry Stores			✓ Locksmiths	
✓ Luggage Goods Stores			✓ Machinery or Equipment Dealers ( <i>farm type only</i> )	
✓ Mail Order Houses			✓ Marble Products	
✓ Medical, Hospital, and Surgical Supply			✓ Music, Musical Instrument Stores	
✓ Newsstands			✓ Office Machines or Appliances ( <i>no repair</i> )	
✓ Optical Goods			✓ Paint, Wallpaper or Wall Covering Stores	
✓ Pet Stores			✓ Plumbing Supplies and Fixtures	
✓ Precision and Scientific Tools and Instruments			✓ Refrigeration Equipment ( <i>commercial</i> )	
✓ Sewing Machine Stores			✓ Ship Chandler Stores	
✓ Sporting Goods or Athletic Equipment			✓ Stationery or Paper Products	
✓ Swimming Pools ( <i>retail</i> )			✓ Toys ( <i>retail</i> )	
✓ Trophy Stores			✓ Variety Stores ( <i>discount goods</i> )	
✓ Video Sales and Rental Stores				

**Special Conditions:** no manufacturing; central station alarm required if BPP >\$500k; inventory required 100% insured to value; maximum of 3 stories

**Ineligible:** selling, manufacturing, importing or repackaging/relabeling products under insured's name; rental of tools, machinery or equipment; tobacconists, adult themed; pawn shops; check cashing; sale of antiques; 24-hour operations; off-premises warehousing; self-storage; convenience stores; grocery stores; 100% drop-ship

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## Processing or Services

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$2M/\$4M/\$4M	\$5M	\$2M	50k	\$20M account   \$10M location
✓ Appliance and Accessories - installation, servicing, or repair (commercial or household)		✓ Bakeries (with baking on premises)		
✓ Copying and Duplicating Stores		✓ Dental Laboratories		
✓ Engraving		✓ Funeral Homes or Chapels		
✓ Jewelry Repair		✓ Laundromat, Laundry and Dry Cleaning		
✓ Lithographing		✓ Mail Box or Packaging Stores		
✓ Mailing or Addressing Companies (direct mailing)		✓ Photoengraving		
✓ Photographers		✓ Printing		
✓ Shoe Repair		✓ Tailoring or Dressmaking		
✓ Taxidermists		✓ Television or Radio Receiving Set Installation or Repair		

**Special conditions:** no manufacturing; central station alarm required if BPP >\$500k; maximum of 3 stories

**Ineligible:** churches, day spas; schools; massage or bodywork services including tanning, tattoo, and medispas; waxing services behind screens/curtains/closed doors

## Restaurant

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	10k	\$10M account   \$5M location (up to 33% may be catering; no more than 50% alcohol sales)
✓ Casual Dining - Bistros, Brasseries, and Cafes - Diners - Family-style Restaurants		✓ Fine Dining		
✓ Fast food - Cafes - Cafeteria-style - Buffet - Chicken - Concession Stands / Snack Bars - Delicatessens and Sandwich Shops - Donut Shops - Drive-ins / Service-in-car - Drug Stores - Hamburger / Malt Shops - Hotdog Shops - Oriental-style - Other Ethnic-style - Pizza Shops - Roast Beef - Seafood - Take-out Only		✓ Limited Cooking - Cafes - Coffee Bars or Shops - Concession Stands / Snack Bars - Delicatessens and Sandwich Shops - Donut Shops - Drive-ins / Service-in-car - Drug Stores - Ice Cream and Yogurt Stores - Pizza Shops - Salad Bars - Take-out Only		

**Special conditions:** hired and non-owned auto is not available; UL 300 wet ANSUL system required; must be 100% sprinklered & have automatic cooking & exhaust extinguishing system; maximum of 3 stories; minimum of 3 years open; no claims (open or closed) in last 3 years.

**Ineligible risks:** bars & taverns, entertainment stages, including karaoke, bar games, trivia, dancing, etc (incidental single musician permitted); liquid nitrogen usage; hibachi-style tabletop cooking; boat docks; billiards or darts

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## Wholesale / Distributors

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	50k	\$20M account   \$10M location
✓ Air Conditioning and HVAC Equipment			✓ Appliance ( <i>household, home furnishings, radio, TV, etc</i> )	
✓ Automobile Parts and Supplies			✓ Bakeries ( <i>no baking on premises</i> )	
✓ Barber or Beauty Shop Supplies ( <i>no re-packaging or re-labeling</i> )			✓ Bookbinding and Printing Supplies	
✓ Clothing and Apparel			✓ Collectibles and Memorabilia	
✓ Fabric			✓ Floor Covering	
✓ Florists			✓ Fruits or Vegetable	
✓ Gardening and Light Farming Supply			✓ Grocery	
✓ Hardware and Tools			✓ Hearing Aid	
✓ Hobby, Craft or Artists' Supply			✓ Janitorial Supplies	
✓ Jewelry			✓ Meat, Fish, Poultry, or Seafood (Limit \$1M/\$2-3M/\$2M) ( <i>no cutting of meat</i> )	
✓ Office Machines or Appliances (Limit \$1M/\$3M/\$2M)			✓ Optical Goods (Limit \$1M/\$3M/\$2M)	
✓ Plumbing Supplies and Fixtures (Limit \$1M/\$3M/\$2M)			✓ Refrigeration Equipment (Limit \$1M/\$3M/\$2M)	
✓ Stationery or Paper Products (Limit \$1M/\$3M/\$2M)			✓ Tobacco Products (Limit \$1M/\$3M/\$2M)	

**Special conditions:** central station alarm required if BPP >\$500k; inventory; inventory required 100% insured to value; direct import from foreign manufacturer requires valid U.S. products liability policy; retail space must be <33% of location square footage; maximum of 3 stories

**Ineligible:** selling, manufacturing, importing or repackaging/relabeling products under insured's name; 100% drop-ship

## General Eligibility Guidelines

Properties located 1/2 mile from the coast are ineligible.

All locations and operations must be scheduled - we do not write partial operations.

100% Insurance to Value required for building and business personal property; coinsurance applies if underinsured; 3% inflation guard applies at renewal.

Risks with up to 50 employees are eligible.

Buildings up to 20 years old are eligible; between 20 -30 years requires roof updated within the last 15 years; over 30 years require system updates within the last 15 years (roof, plumbing, electrical, HVAC). Does not apply to contents only.

Roof must be in Excellent, Good, or Fair condition (3rd party roof scoring tool); ACV applies for Poor roof condition; Severe roof condition is ineligible.

Maximum # of stories does not apply to tenants only not seeking building coverage; building must be fully sprinklered with two means of egress.

No more than 3 claims in the past 5 years, no loss exceeding \$20,000 (excluding catastrophe losses).

Prior continuous coverage required for the past 3 years (unless new venture), with no cancellations or non-renewals.

No storage of inventory, business personal property, or personal property of others in a public warehouse.

All locations must close for business by 1:00 A.M.

Seasonal or Vacant buildings (more than 60 days) are not eligible for any coverage.

Minimum earned premium of 20% applies; minimum liability premium \$750k; policy & inspection fees vary by state.

**Optional Coverages:** Cyber, Terrorism, Earthquake (SC only), Sinkhole (FL only)

# E&S BOP Appetite Guide

## Additional Coverages & Sublimits

## Enhancement Packages

Description	Base Policy	Increased Limits	Business Owners	Contractors	Lessors Risk	Restaurant
Accounts Receivable	\$10,000 <i>on premises</i> \$5,000 <i>off premises</i>	\$25,000 <i>on premises</i> \$5,000 <i>off premises</i>	✓	✓	✓	✓
Appurtenant Structures	None	\$50,000	✓	✓	✓	✓
Business Personal Property	\$10,000	✓	✓	✓	✓	✓
Damage to Premises Rented	\$100,000	✓	✓	✓	✓	✓
Debris Removal	25% or \$250,000	25% or \$1M	✓	✓	✓	✓
Dishonesty	\$10,000	✓	✓	✓	✓	\$25,000
Electronic Data	\$10,000	\$25,000	✓	✓	✓	✓
Extension of Supplemental Payments	\$250	\$1,000	✓	✓	✓	✓
Fine Arts	\$10,000	✓	✓	✓	✓	✓
Fire Department Service Charge	\$2,500	\$25,000	✓	✓	✓	✓
Fire Extinguisher Systems Recharge	\$5,000	\$25,000	✓	✓	✓	✓
Leasehold Improvements & Betterments	\$50,000	✓	✓	✓	✓	✓
Money Orders & Counterfeit Money	\$1,000	\$10,000	✓	✓	✓	✓
Movable Equipment & Inventory ( <i>in the open</i> )	\$10,000	✓	✓	✓	✓	✓
Newly Acquired or Constructed Property	Bldg: \$250,000 <i>per bldg</i> BPP \$100,000 <i>per bldg</i>	Bldg: \$300,000 <i>per bldg</i> BPP \$250,000 <i>per bldg</i>	✓	✓	✓	✓
Ordinance or Law ( <i>Cov A / B / C</i> )	\$100% or \$250,000 / 10% / 5%	✓	✓	✓	✓	✓
Ordinary Payroll	1 month	✓	✓	✓	✓	✓
Outdoor Property	\$2,500 ( <i>\$1,000 limit per tree, shrub, or plant</i> )	\$10,000 ( <i>\$2,500 limit per tree, shrub, or plant</i> )	✓	✓	✓	✓
Outdoor Signs	\$25,000	✓	✓	✓	✓	✓
Period of Indemnity	30 Days	180 Days	✓	✓	✓	✓
Personal Property Off-Premises	\$10,000	✓	✓	✓	✓	✓
Personal Effects & Property of Others	\$2,500	\$10,000	✓	✓	✓	✓
Property "In-Transit" (loading/unloading)	\$25,000	✓	✓	✓	✓	✓
Property Limit - Theft	\$2,500 - furs, jewelry, watches, precious stones, gold, silver, etc, patterns, dies, molds, & forms	\$5,000 - furs jewelry, watches, precious stones, gold, silver, etc \$10,000 - patterns dies, molds, & forms	✓	✓	✓	✓
Seasonal Inventory	50%	✓	✓	✓	✓	✓
Sewer or Water Backup	\$15,000	✓	✓	✓	✓	✓
Spoilage	\$5,000	\$5,000	✓	✓	✓	\$25,000
Tenant's Glass	\$5,000	✓	✓	✓	✓	✓
Valuable Papers and Records	\$10,000 <i>on premises</i> \$5,000 <i>off premises</i>	\$25,000 <i>on premises</i> \$5,000 <i>off premises</i>	✓	✓	✓	✓

Note: please refer to the policy form [LUCL NA ACAS 04 24](#) for details. Certain enhancements may not be available depending on selected primary coverages and limits.

## Additional Insureds

Type	Fee
Additional Insured - Controlling Interest	\$0
Additional Insured - Co-Owner of Insured Premises	\$0
Additional Insured - Mortgagee, Assignee or Receiver	\$0
Additional Insured - Owner or Lessor of Leased Land	\$0
Additional Insured - Loss Payable	\$0
Additional Insured - Building Owner	\$0
First, Second, and 3rd Mortgagee	\$0
Additional Insured - Lessor of Leased Equipment	\$250
Additional Insured - State or Political Subdivision - Premises Permits	\$250
Additional Insured - Engineers, Architects or Surveyors	\$250
Additional Insured - AI Requirement	\$250
Additional Insured - Designated Person or Organization	\$250
Additional Insured - Lessor of Premises	\$250
Additional Insured - Vendor	\$250

## Contact Us



Payment Address: Dept 0958, PO Box 120958, Dallas, TX 75312  
Overnight Address: Box 890958 1501 North Plano Road Richardson, TX 75081



Producer & Policy Holder Support : Phone: 844-878-1267  
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Agent Portal: [my.velocityrisk.com](http://my.velocityrisk.com)  
Website: [velocityrisk.com](http://velocityrisk.com)

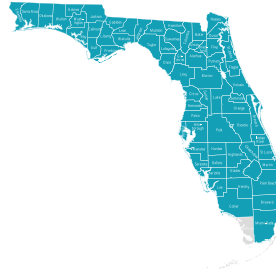
# E&S BOP Appetite Guide

## Open Counties by State



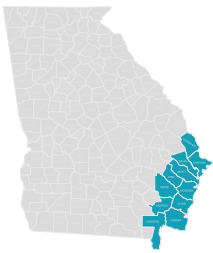
### Alabama

Baldwin	Covington
Escambia	Geneva
Houston	Mobile



### Florida

All counties open except:  
Monroe



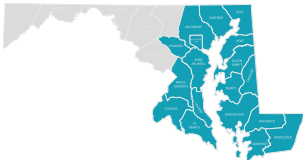
### Georgia

Brantley	Bryan
Camden	Charlton
Chatham	Effingham
Glynn	Liberty
Long	McIntosh
Wayne	



### Louisiana

Acadia	Ascension	Assumption
Calcasieu	E. Baton Rouge	Iberville
Jefferson	Jefferson Davis	Lafayette
Orleans	St. Charles	St. James
St. John the Baptist	St. Martin	St. Tammany
Tangipahoa	Washington	W. Baton Rouge



### Maryland

Anne Arundel	Baltimore	Baltimore City
Calvert	Caroline	Cecil
Charles	Dorchester	Hartford
Howard	Kent	Prince George's
Queen Anne's	Somerset	St. Mary's
Talbot	Wicomico	Worcester



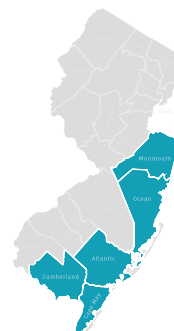
### Mississippi

George	Hancock
Harrison	Jackson
Pearl River	Stone



### North Carolina

Beaufort	Brunswick	Camden
Carteret	Chowan	Craven
Currituck	Dare	Gates
Hyde	Jones	New Hanover
Onslow	Pamlico	Pasquotank
Pender	Perquimans	Tyrrell
Washington		



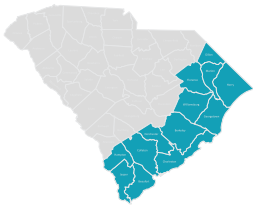
### New Jersey

Atlantic	Cape May
Cumberland	Monmouth
Ocean	



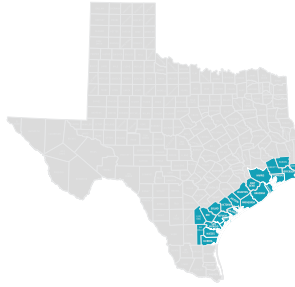
## Open Counties by State (continued)

### South Carolina



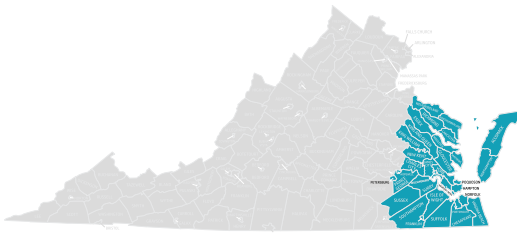
Beaufort	Berkeley
Charleston	Colleton
Dillon	Dorchester
Florence	Georgetown
Hampton	Horry
Jasper	Marion
Williamsburg	

### Texas



Aransas	Bee	Brazoria
Calhoun	Chambers	Fort Bend
Galveston	Goliad	Hardin
Harris	Jackson	Jefferson
Jim Wells	Kleberg	Liberty
Live Oak	Matagordia	Nueces
Orange	Rufgio	San Patricio
The Woodlands	Victoria	Wharton

### Virginia



Accomack	Charles City	Chesapeake	Essex
Franklin	Gloucester	Hampton	Hopewell
Isle of Wight	James City	King and Queen	King William
Lancaster	Mathews	Middlesex	New Kent
Newport News	Norfolk	Northhampton	Northumberland
Petersburg	Poquoson	Portsmouth	Prince George
Richmond	Southampton	Suffolk	Surry
Sussex	Virginia Beach	Westmoreland	Williamsburg
York			