


Appetite Guide


Coastal E&S Business Owners Policy

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

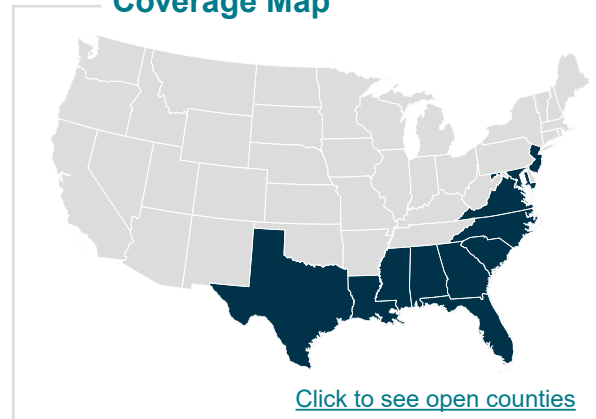
Deductibles: variable based on class, construction, year built and distance to coast

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

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

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

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 (<i>annual/per month</i>)	\$120,000/\$10,000 \$300,000/\$25,000 \$600,000/\$50,000 \$1.2M \$100,000	
General Liability	\$2M / \$4M / \$4M	
Damage to Premises Rented	\$100,000	
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
✓ Single occupancy LRO (select the applicable class of the building occupant/tenant)		✓ Multiple occupancy LRO - Office building with restaurant - use restaurant regardless of % of total floor area - Office building or strip center other than restaurant - use largest occupant classification (by square footage)	

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)

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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

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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, & 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, & piece goods - new only</i>)			✓ Electrical Lighting Stores	
✓ Equipment, Fixtures or Supplies Distributors (<i>office, store, restaurant, bars, & 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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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 (<i>association risk only</i>)		
✓ Credit Reporting Agencies		✓ Detective or Investigative Agencies (<i>private</i>)		
✓ Employment Agencies		✓ Health Maintenance Organizations		
✓ Inspection and Appraisal Companies (<i>insurance and valuation purposes</i>) (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 (<i>no property management/development firms</i>)		
✓ 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				

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 (<i>commercial or household</i>)		✓ Bakeries (<i>with baking on premises</i>)		
✓ 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				

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Restaurant

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	10k	\$10M account \$5M location <i>(up to 33% may be catering; no more than 50% alcohol sales)</i>
<ul style="list-style-type: none"> ✓ Casual Dining <ul style="list-style-type: none"> - Bistros, Brasseries, and Cafes - Diners - Family-style Restaurants ✓ Fast food <ul style="list-style-type: none"> - 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 		<ul style="list-style-type: none"> ✓ Fine Dining ✓ Limited Cooking <ul style="list-style-type: none"> - Cafes - Coffee Bars or Shops - Concession Stands / Snack Bars - Delicatessen 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: liquor liability not available; 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: 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

Wholesale / Distributors

Liability Limits	Revenue	Payroll	Square Footage Cap	Sales
\$1M/\$1M/\$1M	\$5M	\$2M	50k	\$20M account \$10M location
<ul style="list-style-type: none"> ✓ Air Conditioning and HVAC Equipment ✓ Automobile Parts and Supplies ✓ Barber or Beauty Shop Supplies <i>(no re-packaging or re-labeling)</i> ✓ Clothing and Apparel ✓ Fabric ✓ Florists ✓ Gardening and Light Farming Supply ✓ Hardware and Tools ✓ Hobby, Craft or Artists' Supply ✓ Jewelry ✓ Office Machines or Appliances (Limit \$1M/\$3M/\$2M) ✓ Plumbing Supplies and Fixtures (Limit \$1M/\$3M/\$2M) ✓ Stationery or Paper Products (Limit \$1M/\$3M/\$2M) 		<ul style="list-style-type: none"> ✓ Appliance <i>(household, home furnishings, radio, TV, etc)</i> ✓ Bakeries <i>(no baking on premises)</i> ✓ Bookbinding and Printing Supplies ✓ Collectibles and Memorabilia ✓ Floor Covering ✓ Fruits or Vegetable ✓ Grocery ✓ Hearing Aid ✓ Janitorial Supplies ✓ Meat, Fish, Poultry, or Seafood (Limit \$1M/\$2-3M/\$2M) <i>(no cutting of meat)</i> ✓ Optical Goods (Limit \$1M/\$3M/\$2M) ✓ Refrigeration Equipment (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.

Roofs must be updated within the last 15 years

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.

System updates within the last 25 years (plumbing, electrical, HVAC) are required. Does not apply to contents only.

Tenant occupied risks not requiring building coverage are eligible when the building exceeds the maximum # of stories if the building is 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)

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Additional Coverages & Sublimits

Enhancement Packages

Description	Sublimit of Coverage	Base Policy	Business Owners	Contractors	Lessors Risk	Restaurant
Accounts Receivable	C	\$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	A	None	\$50,000			
Business Personal Property Temporarily in Portable Storage Units	A, C		\$10,000			
Debris Removal	A, C	25% or \$250,000	25% or \$1M			
Dishonesty	D		\$10,000	\$25,000		
Electronic Data	C	\$10,000	\$25,000			
Extension of Supplemental Payments	A	\$250	\$1,000			
Fine Arts	C		\$10,000			
Fire Department Service Charge	C	\$2,500	\$25,000			
Fire Extinguisher Systems Recharge	C	\$5,000	\$25,000			
Leasehold Improvements & Betterments	C		\$50,000			
Money Orders & Counterfeit Money	C	\$1,000	\$10,000			
Movable Equipment & Inventory (<i>in the open</i>)	C		\$10,000			
Newly Acquired or Constructed Property	A, C	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>)	A, C		\$100% or \$250,000 / 10% / 5%			
Ordinary Payroll	D		1 month			
Outdoor Property	A, C	\$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	C		\$25,000			
Period of Indemnity	D	30 Days	180 Days			
Personal Property Off-Premises	C		\$10,000			
Personal Effects & Property of Others	C	\$2,500	\$10,000			
Property "In-Transit" (loading/unloading)	C		\$25,000			
Property Limit - Theft	C	\$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	C		50%			
Sewer or Water Backup	A, C, D		\$15,000			
Spoilage	C	\$5,000	\$5,000			\$25,000
Tenant's Glass	C		\$5,000			
Valuable Papers and Records	C	\$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
Policyholder: policy@velocityrisk.com
Underwriting: smb.underwriting@velocityrisk.com
Claims: smallbusiness.claims@velocityrisk.com



Agent Portal: my.velocityrisk.com
Website: velocityrisk.com

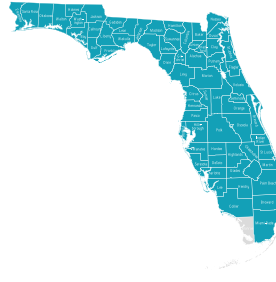
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Open Counties by State



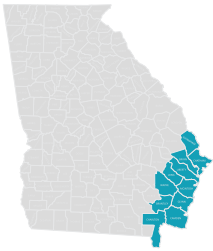
Alabama

Baldwin	Covington
Escambia	Geneva
Houston	Mobile



Florida

All counties open except:
Monroe



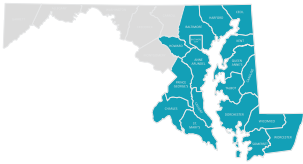
Georgia

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



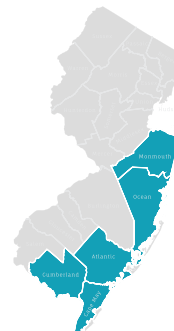
Mississippi

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		

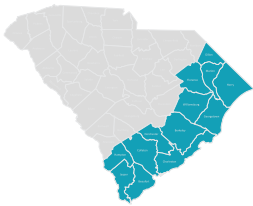


New Jersey

Atlantic	Cape May
Cumberland	Monmouth
Ocean	

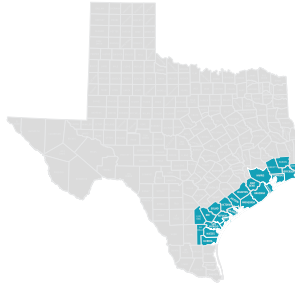
Open Counties by State (continued)

South Carolina



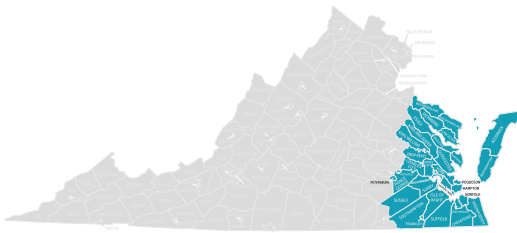
Beaufort	Berkeley
Charleston	Colleton
Dillon	Dorchester
Florence	Georgetown
Hampton	Horry
Jasper	Marion
Williamsburg	

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			