

Quick Reference Guide

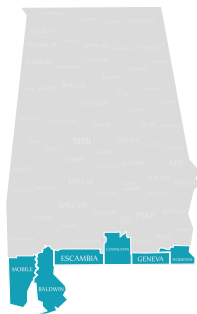
Alabama

Limits (Maximum TIV)

\$10,000,000

UW approval required for:

- Over \$6.5M (JM/MNC/FR/MFR)
- Over \$5M (Frame/NC/LMF)



Locations

Tier 1 and Tier 2 counties

Tier 1	Tier 2
Baldwin	Covington
Mobile	Escambia
	Geneva
	Houston

Deductibles



Named Storm: 1% | 2% | 3% | 5% | 10%
Tier 1 minimum: 2%



All Other Wind Hail: \$10,000 | \$25,000
| \$50,000 | \$100,000 | Minimum \$10k
when TIV <\$500k; \$25k when TIV >\$500k



AOP: \$2,500 | \$5,000 | \$10,000 | \$25,000

Minimum Named Storm Deductible - Distance to Coast, Construction Type

DTC	Frame/NC/LMF	JM/MNC	FR/MFR
0-2 miles	5%	3%	2%
2-10 miles	3%	2%	2%
10-50 miles	2%	2%	1%
50+ miles	2%	1%	1%

Occupancies

Class	Conditions
Artisan Contractor (Building Construction Trades Lawn Maint)	No heavy or hazardous equipment
Entertainment/Athletic Facilities (Day Spa Convention Center Non-Profit Clubs Golf Courses Fitness Clubs)	Golf Courses: building coverage only No contents, turf, or business income coverage
Habitational (Apartments Condos)	Frame requires UW approval
Health Care* (Animal Hospitals Medical/Dental Labs Hospitals & Nursing Homes Rehab Facilities)	No per item valued >\$500k
Offices* (Banks Medical/Dental Law Psychiatric)	
Restaurants (Bakery Bars & Taverns Breweries & Distilleries Restaurants - Casual, Fast Food, Fine Dining)	Min bldg \$750K (if Cov A applies) AOP if YB 2000 and newer; otherwise wind-only
Retail* (Clothing & Apparel Furniture Home Improvement Pharmacy (CVS/Walgreens) Mixed Use Center - LRO)	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
Schools & Municipalities (Fire Dept Government Buildings Police Stations Schools - primary/secondary)	No schools that teach ineligible classes (i.e. welding)
Services (Animal Shelters Daycare Centers Printing & Signs Self-Storage Warehouse)	Wind only: Self-Storage - no boats or RVs
Wholesale (Building Material Dealers Hardware & Tools HVAC Wholesale with refrigeration equipment)	No contents or BI Wind only: lumber sales >25%, electronic appliance, media storage, moving & storage, warehouses

* Indicates a Target Market

Building Guidelines

100% Replacement Cost Value required; minimum \$250,000 building value

Wind only coverage available if the following conditions exist:

- No system updates (plumbing, electrical, HVAC) and YB >25 years
 - Roof updates are required

All Other Perils (AOP) coverage available if:

- Wiring, Plumbing and HVAC have been updated within the last 25 years
- Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

Vacant buildings are not eligible for any coverage

Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast is ineligible

Roof Guidelines			
Roof Cover	RCV	ACV ¹	Roof Age Restriction ¹
Asphalt Shingles	0-14 years	15-20 years	>20 years
Built-Up With Gravel	0-14 years	15-20 years	>20 years
Built-Up Without Gravel	0-14 years	15-20 years	>20 years
Single-Ply Membrane	0-14 years	15-20 years	>20 years
Single-Ply Membrane Ballasted	0-14 years	15-20 years	>20 years
Light Metal Panels	0-19 years	20 years	>20 years
Clay/Concrete Tiles	0-19 years	20 years	>20 years
Slate	0-19 years	20 years	>20 years
Standing Seam Metal	0-19 years	20 years	>20 years

¹up to 25 years for preferred risks

This guide is a general summary of our program; consult the Product Guide for additional details.

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