

Quick Reference Guide

Louisiana

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	Tier 2	
Jefferson	Acadia	Ascension
Orleans	Assumption	Calcasieu
St. Tammany	Davis	E. Baton Rouge
	Iberville	Jefferson Davis
	Lafayette	St. Charles
	St. James	St. John the Baptist
	St. Martin	Tangipahoa
	Washington	W. Baton Rouge

Deductibles



Named Storm: 3% | 5% | 10%
Jefferson, Orleans: minimum - 5%



All Other Wind Hail: \$50,000 | \$100,000
Minimum \$25k when TIV <\$1M
\$50k when TIV >\$1M



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
0-1 mile	10%	5%	5%
1-2 miles	10%	5%	3%
2-10+ miles	5%	3%	3%

Occupancy Guidelines

Class	Conditions
Artisan Contractor (<i>Building Construction Trades Lawn Maint</i>)	No heavy or hazardous equipment
Auto Repair (<i>Repair Shops Oil Change Garage</i>)	Tire Retreading (wind only)
Entertainment/Athletic Facilities* (<i>Day Spa Convention Center Non-Profit Clubs Golf Courses Fitness Clubs</i>)	Golf Courses: building coverage only No contents, turf, or business income coverage
Habitational (<i>Apartments Condos</i>)	Apartments - Named Storm Ded 5% / Condos 3%
Health Care* (<i>Animal Hospitals Medical/Dental Labs Hospitals & Nursing Homes Rehab Facilities</i>)	No per item valued >\$500k
Offices* (<i>Banks Medical/Dental Law Psychiatric</i>)	
Restaurants* (<i>Bakery Bars & Taverns Breweries & Distilleries Restaurants - Casual, Fast Food, Fine Dining</i>)	Min bldg \$750K (if Cov A applies) AOP if YB 2000 and newer; else wind-only
Retail* (<i>Clothing & Apparel Furniture Home Improvement Pharmacy (CVS/Walgreens) Mixed Use Center - LRO</i>)	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
Schools & Municipalities (<i>Fire Dept Government Buildings Police Stations Schools - primary/secondary</i>)	No schools that teach ineligible classes (i.e. welding)
Services* (<i>Animal Shelters Daycare Centers Printing & Signs Self-Storage Warehouse</i>)	Wind only: Self-Storage - no boats or RVs
Wholesale* (<i>Building Material Dealers Hardware & Tools HVAC Wholesale with refrigeration equipment</i>)	No contents or BI Wind only: lumber sales >25%, electronic appliance, media storage, moving & storage, warehouses

* Indicates a Target Market

Building Guidelines

Buildings built between 1950 - 1979 will require underwriting approval.

100% Replacement Cost Value required; minimum \$250,000 building value; coinsurance (SMB425) applies

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

New Business Eligibility

- Target Market: Office, Retail, Healthcare, Restaurants, Service, Entertainment, Wholesale
- 1950 and newer year built
- 20 year and newer roof¹ (11 year for RC)
- Located > 1 mile from the coast
- Property well maintained
- Favorable loss history
- No prior inspection issues

Closed for new business in: Cameron, Iberia, Lafourche, Plaquemines, St. Bernard, St. Mary, Terrebonne, and Vermilion

Ineligible occupancies: Churches, Car Wash/ Auto Repair, Hotel, Apartments (frame)

Roof Guidelines			
Roof Cover	RCV	ACV ¹	Roof Age Restriction ¹
Asphalt Shingles	0-11 years	12-20 years	>20 years
Built-Up With Gravel	0-11 years	12-20 years	>20 years
Built-Up Without Gravel	0-11 years	12-20 years	>20 years
Single-Ply Membrane	0-11 years	12-20 years	>20 years
Single-Ply Membrane Ballasted	0-11 years	12-20 years	>20 years
Light Metal Panels	0-11 years	12-20 years	>20 years
Clay/Concrete Tiles	0-11 years	12-20 years	>20 years
Slate	0-11 years	12-20 years	>20 years
Standing Seam Metal	0-11 years	12-20 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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