

Quick Reference Guide Mississippi

Limits (Maximum TIV)

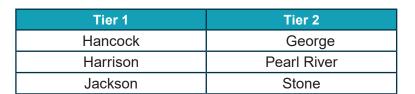
\$10,000,000

UW approval required for:

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







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	
0-1 miles	Ineligible	3%	2%	
1-2 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	
Auto Repair (Repair Shops Oil Change Garage)	Tire Retreading (wind only)	
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

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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 >35 years
 - Roof replacement is required

All Other Perils (AOP) coverage available if:

- Wiring, Plumbing and HVAC have been updated within the last 35 years
- Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

Vacant buildings are not eligible for any coverage (must be at least 50% occupied year round)

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 (quoting platform will automatically adjust if eligible)

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

Contact Velocity



Payment Address: Dept 0958, PO Box 120958, Dallas, TX 75312

Overnight Address: Box 890958 1501 North Plano Road Richardson, TX 7081



Producer & Policy Holder Support:

Phone: 844-878-1267 | Underwriting: smb.underwriting@velocityrisk.com Claims: 844-878-2567 | Email: smb.underwriting@velocityrisk.com



Velocity Agent Portal: my.velocityrisk.com

Website: velocityrisk.com

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