

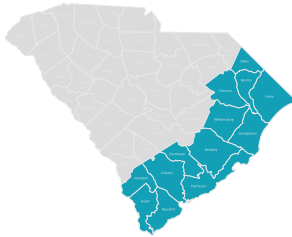
# Quick Reference Guide South Carolina

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

## Occupancies

Class	Conditions
<b>Artisan Contractor</b> ( <i>Building Construction   Trades   Lawn Maint</i> )	No heavy or hazardous equipment
<b>Entertainment/Athletic Facilities</b> ( <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
<b>Habitationl</b> ( <i>Apartments   Condos</i> )	
<b>Health Care*</b> ( <i>Animal Hospitals   Medical/Dental Labs   Hospitals &amp; Nursing Homes   Rehab Facilities</i> )	No per item valued >\$500k
<b>Offices*</b> ( <i>Banks   Medical/Dental   Law   Psychiatric</i> )	
<b>Restaurants</b> ( <i>Bakery   Bars &amp; Taverns   Breweries &amp; Distilleries   Restaurants - Casual, Fast Food, Fine Dining</i> )	Min bldg \$750K (if Cov A applies)   AOP if YB 2000 and newer; otherwise wind-only
<b>Retail*</b> ( <i>Clothing &amp; Apparel   Furniture   Home Improvement   Pharmacy (CVS/Walgreens)   Mixed Use Center - LRO</i> )	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
<b>Schools &amp; Municipalities</b> ( <i>Fire Dept   Government Buildings   Police Stations   Schools - primary/secondary</i> )	No schools that teach ineligible classes (i.e. welding)
<b>Services</b> ( <i>Animal Shelters   Daycare Centers   Printing &amp; Signs   Self-Storage Warehouse</i> )	Wind only: Self-Storage - no boats or RVs
<b>Wholesale</b> ( <i>Building Material Dealers   Hardware &amp; 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

## Deductibles



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



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 mile	5%	3%	2%
1-5 miles	3%	2%	2%
5-10 miles	2%	2%	2%
10-50 miles	2%	2%	1%
50+ miles	2%	1%	1%

## 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

Roof Guidelines			
Roof Cover	RCV	ACV	Roof Age Restriction
Asphalt Shingles	0-14 years	15-25 years	>25 years
Built-Up With Gravel	0-14 years	15-25 years	>25 years
Built-Up Without Gravel	0-14 years	15-25 years	>25 years
Single-Ply Membrane	0-14 years	15-25 years	>25 years
Single-Ply Membrane Ballasted	0-14 years	15-25 years	>25 years
Light Metal Panels	0-24 years	25 years	>25 years
Clay/Concrete Tiles	0-24 years	25 years	>25 years
Slate	0-24 years	25 years	>25 years
Standing Seam Metal	0-24 years	25 years	>25 years

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

## Contact Velocity



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