

Quick Reference Guide

South Carolina

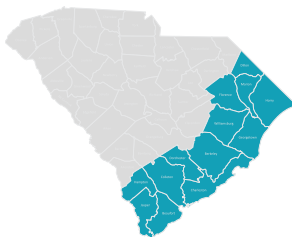
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Limits (Maximum TIV)

\$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
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
Habitation (Apartments Condos)	
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

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 >35 years
 - Roof replacement is required
- Federal Pacific, Challenger, Fuses or Zinsco electrical panels
- Knob & tube, pigtail or aluminum wiring

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*)

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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