

Tuesday, March 29, 2023

Be sure to add [info@emailvelocityrisk.com](mailto:info@emailvelocityrisk.com) to your safe sender list.

# Velocity Risk

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## Small Commercial Update Forms and Underwriting Updates

The following form updates for our small commercial program will apply to new business quotes created 3/29/23 onward and renewals effective 6/2/23 onward.

- [Emergency Services Endorsement](#): expanding the forms to GA, NY, SC, and VA. With this expansion our emergency service endorsement form now applies to policies in all states where our small commercial product is offered.
- [SMB 300 updates to terms and conditions](#): A complete copy of the updated form can be found in our forms library located in our Velocity Risk University site

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As a follow up to our [previous communication](#), the below [underwriting guidelines](#) have officially been programmed into our system.

Ineligible classes / characteristics:

- Churches
- Car Wash / Auto Repair
- Roof Age > 25 years
- Texas Only: Pre-2001 Frame Habitational (Apartments / Condominiums)

Updated eligibility based on location, construction type, DTC and year built:

- FL specific updates:
    - Restricted appetite for pre 1995 risks (in FL)
    - Restricted appetite for risks within 1 mi DTC (in FL)
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- WF/ JM built prior to 1995 and within 1 mi DTC is now ineligible (in FL)
- WF/ NC or LMF within 1 mi DTC is now ineligible
- TX/AL/MS Impacts
  - WF hab in TX pre 2001 now ineligible
  - Restricted appetite for inferior construction, built pre 1995 within 2.5mi DTC
  - WF/ NC or LMF within 1 mi DTC is now ineligible

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As a reminder, all communications we send out are uploaded to our Velocity Risk University site. You can access it via our portal by clicking "Training" ⇒ "Small Commercial" ⇒ "Bulletins". Additionally, our most up to date product guide can be found under the same site by clicking "Training" ⇒ "Small Commercial" ⇒ "Training".

## Contact Customer Service

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