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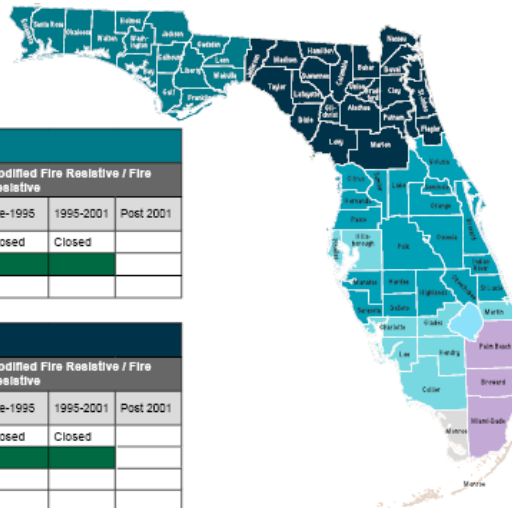
# Velocity Risk

## Small Commercial Update

### Additional Expanded Guidelines

Velocity is excited to announce additional expanded guidelines to help you write more business.

- Effective 11/17/2023: We have revised the Florida distance to coast guidelines to allow more risks as we expand our appetite. The green highlighted sections below are now open for submissions.



Zone 4									
	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed						
Over 1 mile	Frame only								

Zone 3									
	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed						
1-2 miles	Closed								
Over 2 miles	Frame only								

Zone 2									
	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed		Closed	Closed	
0.5-1 mile	Closed	Closed	Closed						
1-2 miles	Closed								
Over 2 miles	Frame only								

Zone 1									
	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
0.5-1 mile	Closed	Closed	Closed						
1-2 miles	Closed								
Over 2 miles	Frame only								

Tri-County (Pre-1980 YB ineligible for all construction types)									
	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-0.5 miles	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed	Closed
0.5-1 mile	Closed	Closed	Closed						
1-2 miles	Closed	Closed	Closed						
Over 2 miles	Closed	Closed	Closed						

Friday, November 17, 2023

As a reminder, we previously expanded the below guidelines in recent weeks:

- Effective 10/13/2023 for new business we have increased the maximum TIV to \$6.5M in Florida, Louisiana, and Texas for risks with Joisted Masonry, Masonry Non-Combustible, Fire-Resistive, or Modified Fire Resistive construction.

AND

- All Florida renewal quotes (effective 11/2/2023 onward) will be released 20 days prior to the effective date, providing an additional five days for reviews. Effective 10/13/2023, Florida new business quotes may be quoted up to 20 days prior to the effective date as well. All other states will continue to be released 35 days prior to the effective date.

AND

- Effective 11/1/2023: We are opening Louisiana for new business in Tier 2 Parishes (including St. Tammany) for 1980 and newer year built risks\*. Please note, Jefferson and Orleans Parishes will remain closed for new business.

Be sure to review our [Florida](#) and [Louisiana](#) Quick Reference Guides (QRG) and our updated Product Guide to familiarize yourself with our guidelines. As a reminder, our QRGs and Product Guide are located on our Knowledge Center within [my.velocityrisk.com](https://my.velocityrisk.com).

Thank you, we value your feedback, and welcome more of it. We will continue to work hard to be your carrier of choice for catastrophe property risks.

## **Contact Customer Service**

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