



# COMMERCIAL PROPERTY TARGET CLASSES

## ONLINE TARGET CLASSES



## HOW TO SUBMIT

### VACANTS/RENTALS

- Vacant Commercial Properties
- Vacant Residential Properties
- Rental Dwellings (up to 4 units/building)
- Airbnb/VRBO
- Chalet/Mountain Rentals
- Properties undergoing remodels/renovations
- Secondary/Vacation Homes
- Student Housing

### CONDOMINIUMS

- Up to 12 units per building
- As low as 5% wind/hail deductible
- GL not available for HOAs, Condo Associations, or similar

### WAREHOUSING

- Mini Storage

These classes must be submitted through our online property rater at [bhhc.com](http://bhhc.com).

Use the Express Dwelling Rater for vacant and rental dwellings, and the Commercial Property Rater for other commercial properties.

Please note, schedules greater than 20 buildings should be emailed.

## EMAIL TARGET CLASSES



## HOW TO SUBMIT

### COMMERCIAL WAREHOUSES

- No warehouse legal liability or bailee coverage
- Contents of the warehouse must be disclosed
- Appetite for cold storage is limited

### LRO/MULTIPLE OCCUPANCY

- Strip Malls
- Mixed Retail/Habitational Exposures

### 21+ UNIT DWELLING SCHEDULES

- Schedules of vacants, rentals, condos, etc with 21 or more locations

These classes must be emailed to [property@bhhomestate.com](mailto:property@bhhomestate.com).

Please include the following:

- ✓ Acord 125
- ✓ Acord 140 or equivalent
- ✓ Acord 126 if requesting GL consideration
- ✓ Rent rolls/tenant lists
- ✓ For condo associations and similar, we require the loss history to be provided in advance.

Incomplete submissions may be declined.

## EXPOSURES TO AVOID

- ✗ Apartments > 4 units
- ✗ Condos > 12 units
- ✗ More than \$30 million TIV at any one location
- ✗ Builders risk
- ✗ Coastal exposures (check zip code eligibility online at [bhhc.com](http://bhhc.com))
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/Homeowners
- ✗ Specialized care facilities
- ✗ TX, FL & HI risks
- ✗ Hotels/Motels
- ✗ Sawmills

[bhhc.com](http://bhhc.com) 800.488.2930  
[property@bhhomestate.com](mailto:property@bhhomestate.com)

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