



bhhc.com 800.488.2930
property@bhhomestate.com

Berkshire Hathaway
HOMESTATE COMPANIES



COMMERCIAL PROPERTY INCLUDING **LRO**

BHHC can quote a large variety of monoline property risks. The below classes are eligible for consideration both as owner-occupied and Lessor's Risk Only. General Liability may be available, but it will be limited to only those Lessor's Risks with acceptable tenant occupancies.

TARGET CLASSES



AUTOMOTIVE

- Repair Shops (Auto, Truck, Motorcycle, RV)*
- Auto Body Shops*
- Auto Parts/Supply*
- Auto Sales*
- Tire Storage/Dealers*
- Truck Sales*
- Trucking Terminal*



FOOD & BEVERAGE

- Bakeries*
- Bars/Taverns
- Banquet Halls*
- Cafes*
- Candy Stores*
- Coffee Shops*
- Convenience Stores
- Delicatessens*
- Grocery Stores/Supermarkets
- Liquor Stores
- Restaurants*



RETAIL & SALONS

- Barber Shops*
- Book Stores*
- Clothing Stores*
- Craft/Hobby Shops*
- Electronics/Stereo Stores*
- Floorcovering Stores*
- Florists*
- Gift Shops*
- Hair Salons*
- Home Improvement Stores
- Locksmiths*
- Nail Salons*
- Tanning Salons*
- Thrift Stores*
- Toy Stores*



LIGHT MANUFACTURING (<\$10M TIV)

- Cabinet Manufacturing
- Machine Shops
- Metal Working/Fabrication



LIGHT INDUSTRIAL (<\$15M TIV)

- Beverage Distributors
- Building Material Dealers
- Paper Product Distributors
- Newspaper/Magazine Distributors



HOSPITALITY/RECREATION

- Bed & Breakfasts*
- Campgrounds
- Roller Rinks
- Golf Courses (Municipal/Public)
- Vet's Club/American Legion*



OTHER CLASSES

- Airport Hangars
- Banks*
- Daycares
- Offices*

**Premises GL available by request to underwriting (single occupancy LRO only)*

HOW TO SUBMIT

These classes must be submitted via email to property@bhhomestate.com. Please include:

- ✓ Acord 125
- ✓ Acord 140 or equivalent
- ✓ List of tenant operations

Incomplete submissions may be declined.

EXPOSURES TO AVOID

- ✗ >\$30 million TIV at any one location
- ✗ Builders risk
- ✗ Coastal exposures
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Sawmills
- ✗ Specialized care facilities
- ✗ FL & HI risks
- ✗ Hotels/Motels