



bhhc.com 800.488.2930  
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**Berkshire Hathaway**  
HOMESTATE COMPANIES



# 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 (no restrictions on length of stay)
- Chalet/Mountain Rentals
- Properties undergoing remodels/renovations
- Secondary/Vacation Homes
- Student Housing

### WAREHOUSING

- Mini Storage

### CHILD DAY CARES

### CONDOMINIUMS

- Up to 20 units per building
- As low as 5% wind/hail deductible
- GL not available for HOAs, Condo Associations, etc
- Not available in risk state IL

### AUTOMOTIVE

- Auto Repair/Body Shop
- Auto Dealership
- Auto Part & Supplies Stores
- Towing Service
- Avoid: car crushing, auto recycling, salvage

Submit online via the applicable property rater after logging into 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 locations should be emailed.

## EMAIL TARGET CLASSES



## HOW TO SUBMIT

### 21+ LOCATION DWELLING SCHEDULES

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

### LRO/MULTIPLE OCCUPANCY

- Strip Malls
- Mixed Retail/Habitational Exposures (up to 12 residential units/building permitted)

### COMMERCIAL WAREHOUSES

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

These classes must be submitted via email 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                           | ✗ Builders risk                                                                                    | ✗ Houses of worship            | ✗ Specialized care facilities |
| ✗ Condos > 20 units                              | ✗ Coastal exposures (check zip code eligibility online at <a href="http://bhhc.com">bhhc.com</a> ) | ✗ Pallet manufacturing         | ✗ CA, TX, FL & HI risks       |
| ✗ More than \$30 million TIV at any one location |                                                                                                    | ✗ Primary residence/Homeowners | ✗ Hotels/Motels               |
|                                                  |                                                                                                    | ✗ Sawmills                     |                               |

Berkshire Hathaway Homestate Insurance Company • BHHC Special Risks Insurance Company • Continental Divide Insurance Company  
Cypress Insurance Company • Oak River Insurance Company • Redwood Fire and Casualty Insurance Company  
Property product & online property raters may only be available on a non-admitted basis in certain states.

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