



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

CONDOMINIUMS

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

WAREHOUSING

- Mini Storage

CHILD DAY CARES

These classes must be submitted through our online property rater at 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

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 emailed to property@bhhomestate.com at least three weeks prior to the effective date. 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)
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/Homeowners
- ✗ Specialized care facilities
- ✗ CA, TX, FL & HI risks
- ✗ Hotels/Motels
- ✗ Sawmills