



COMMERCIAL PROPERTY



GENERAL GUIDELINES

- \$1,000 minimum premium per policy
- No minimum earned premium
- All protection classes (including 9 & 10) acceptable
- Up to \$50 million TIV per location
- No minimum or maximum # of properties per policy
- Properties up to 150 years old considered

TARGET ONLINE CLASSES

Log on to our secure online rater through our agency portal at www.bhhc.com to rate for higher commission. Benefits of online rating include:

- Commission up to 22.5%
- Simple "Yes/No" eligibility questions
- Price-As-You-Go rating displays premium as the risk is entered.
- Bind coverage online

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| • Vacant Commercial Properties* | • Camp Properties |
| • Vacant Residential Properties* | • Chalet/Mountain Rentals* |
| • Rental Dwellings* | • Day Care Centers |
| • Airport Hangars | • Machine Shops |
| • Automobile Dealerships | • Nursing Home/Assisted Living Facilities |
| • Automobile Parts and Supplies Stores | • Offices* |
| • Automobile Repair & Body Shops | • Poultry |
| • Automobile Salvage and Dismantling | • Property in Receivership or Trust |
| • Automobile Storage | • REO* & Forced Placed |
| • Banks* | • Restaurants* |
| • Banquet Halls* | • Senior Citizen Centers |
| • Bed & Breakfast Inns* | • Sports Bars & Taverns |
- *Premises GL Available*

Refer to our Target Online Classes handout for a full listing of over 64 classes available to rate online at bhhc.com

COMMERCIAL PROPERTY AVAILABLE IN THESE STATES



OTHER TARGET CLASSES

Submit these classes to property@bhhc.com today! Submission requirements include:

- Acord or similar application
- Diagram and pictures (required upon binding)
- 3 years of loss history (required upon binding)
- Target price
- Supplemental applications

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| • Cannabis Operations (legalized states only) | • Properties undergoing remodels/renovations |
| • Deductible Buy Downs | • Recycling Operations |
| • Lessor's Risk Only | • Strip Malls |
| • Light to Medium Manufacturing | • Warehouses* |
| • Mini Storage* | • Woodworking |
| • Multiple Occupancy | <i>*Premises GL Available</i> |

EXPOSURES TO AVOID

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|--|---------------------------------|
| • Apartments—no more than 4 units/ building (vacant apartments acceptable) | • Ground-up builders risk |
| • BOPs with national standard line carriers that are being renewed | • Coastal exposures |
| | • Occupied churches |
| | • Pallet manufacturing |
| | • Primary residence/ Homeowners |
| | • TX, FL & HI risks |



Berkshire Hathaway property@bhhc.com
HOMESTATE COMPANIES (800) 488-2930 • www.bhhc.com

Berkshire Hathaway Homestate Insurance Company • Brookwood Insurance Company
 Continental Divide Insurance Company • Cypress Insurance Company • Oak River Insurance Company
 Redwood Fire and Casualty Insurance Company

Property product & online property rater may only be available on a non-admitted basis in certain states.