



## **Moxie Habitational Program Details**

States Available: AZ, CA, NV, OR and WA

Property Up to \$15 million TIV per location – Apartments

Liability \$1M/\$2M with \$ 2M/\$4M subject to approval on larger accounts over \$10,000 in premium

Crime available up to \$100,000

Package and property mono-line premium starts at \$3,000

We can also offer HNOA, Equipment Breakdown, Business Income, Sewer Back Up and Building Ordinance

Apartment Owners Endorsement is available for \$250.00

Additional Insureds can be added at no charge

We can look at accounts with claims, but no open claims, or habitability claims (open or closed)

TIV at any one location up to \$15,000,000 per location

Building limit of \$5M or greater on a single building of Frame construction is not eligible

If the risk has subterranean parking, with a building limit close to \$4M, and is Frame, the parking area must be 100% sprinklered and operational and requires approval by the program manager

\$4M to \$5M TIV frame construction must be 100% sprinklered

Minimum of 4 units (5 in CA) OR 2 Hab units plus ground floor mercantile

Mercantile exposure is measured by square footage and has to be 50% or less

Vacancy rate cannot exceed 25% and 20% -25% is subject to debit

Railing spacing cannot exceed 6 inches

Bars on windows must be equipped with emergency release mechanisms

Subterranean parking requires a separate charge and we will need the square footage

Swimming pools have a separate charge, rated individually and must have a 4 foot fence or higher with self-locking gate, no diving boards or slides with depth markers, safety rules and life safety equipment

Five year loss history is preferred. Minimum of three years OR combination of loss history plus COE docs if less than three years loss history

No loss frequency problems, no open claims, and shock losses will be reviewed on a case by case basis

Roof Updates - buildings over 20 years have had roof updates/replacement (except tile and slate)



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Roofs over 20 years approved will have an ACV roof endorsement and this is geared toward roof ages of 20-30 years (no wood shake roofs)

Tile roofs over 40 years will have the ACV endorsement

Electrical updates-Buildings built pre 1955 electrical must have been re-wired, newer years updated as needed but must have circuit breakers

While we do not have any age restrictions the location must not be on the historical registry

Aluminum wiring, glass fuses, Federal Pacific, Stab Lok and Zinsco panels are prohibited

Senior living complexes cannot have any services typical of nursing homes, no beauty services, no medical services, no transportation etc. Complex can only be for those age 55 and over not needing assistance

Student Housing-students cannot get a break on the rent and there cannot be any contracts between the school and the insured

Subsidized Housing of no more than 25% per location subject to a property manager living on premises

Armed security guards are prohibited

Unarmed security guards are acceptable subject to documentation that the insured is an additional insured on the security firms insurance policy

Protection classes 1-5

High rise buildings over 6 stories and up to 10 stories must comply with high rise fire protection standards and must be masonry non-combustible or fire resistive