

# HABITATIONAL PROGRAM NON-ADMITTED



## 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 \$2,500
- We can also offer Equipment Breakdown, Business Income, Sewer Back Up and Building Ordinance
- Apartment Owners Endorsement is available for \$500.00
- Additional Insureds can be added at no charge
- HNOA starts at \$10,000 in premium and must have 5 years of insurance, no commercial vehicle policies and no vehicles listed in the insured's name
- 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 and horizontal railings are prohibited
- 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
- Roof Updates - buildings over 20 years have had roof updates / replacement (except tile and slate) in which 40 is allowed Roofs over 20-23 will require ACV endorsement and no solar panels allowed.

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- Electrical updates-Buildings built pre 1955 electrical must be fully updated, newer years updated as needed but must have circuit breakers
- Plumbing updates-Buildings built pre 1945 plumbing must have been fully updated, newer years updated as needed
- Automatic seismic gas shut-off valve required on gas lines if gas is utilized on property
- 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, Pushmatic 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
- 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 1-3
- 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
- Any property that is attached to another building or structure is ineligible
- Distance to brush must be more than a mile
- Distance to coast must be 1,000 feet from the coast from San Diego to Los Angeles County and have must have 5 years of insurance, otherwise must be a mile from the coast
- Lapses in coverage are not allowed
- Can write up to two locations for any one insured but they must not be within a mile of each other
- Wood burning fireplaces are prohibited

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