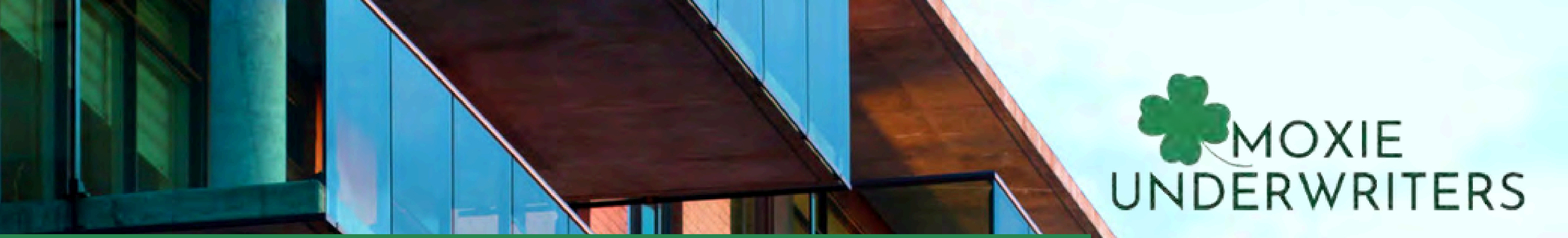
MOXIE UNDERWRITERS

HABITATIONAL PROGRAM
ADMITTED

DETAILS

- States Available: AZ & CA
- Property Up to $15 million TIV per location – Apartments
- Liability $1M/$2M with $ 2M/$4Msubject to approval on larger accounts over $10,000 in premium
- Package premium starts at $2,500 with $200 per location inspection fee
- 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 minimum premium, five years loss runs required, no vehicles owned in the insured's name and no commercial vehicle policies in place
- 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 no horizontal railings
- 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 but a minimum of three years loss free is required with a close of escrow document showing location was purchased three years prior
- Roof Updates- buildings over 20 years have had roof replacement (except tile and slate). If roof age exceeds 20 years, it is not eligible for the admitted program but can be considered for non-admitted
- Tile roofs exceeding 30 years in age are not eligible for admitted but can be considered for non-admitted, Solar panels are prohibited

09.2024



MOXIE UNDERWRITERS

HABITATIONAL PROGRAM
ADMITTED

DETAILS

- Electrical updates-Buildings built pre 1955 electrical must be fully updated, newer years updated as needed but must have circuit breaker
- Plumbing updates-Building 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 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

09.2024