

# AXIS SURPLUS INSURANCE COMPANY

Joint Underwriting Guidelines

AMWINS ACCESS INSURANCE  
SERVICES, LLC

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## AUTHORIZED LINES OF BUSINESS & MAXIMUM POLICY LIMITS

**Property** *Limits are subject to geographic, protection class, construction, sprinkler status and class of business limitations. Refer to Segment Eligibility and Exhibit #2: Wind & Hail Eligibility for class and state specific guidelines, TIV and deductible requirements as applicable.*

An **account** is defined as all locations insured by an individual insured, regardless of number of policies.

A **location** means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway, or right-of-way or a railroad.

### **Accounts with more than 20 locations are a referral to AXIS**

**Amount Subject** is defined as considering values at a single location that have clear space between buildings of at least 100 feet, regardless of construction, and more than 10 miles from any coast, as separate locations.

Amount Subject Example: Account with 2 buildings, each valued at \$3M TIV, exceeds maximum Location TIV. However, if buildings have at least 100 feet of clear space between them and are more than 10 miles from any coast, each would be considered a separate location and within authority subject to all other guidelines.

### **Total Insured Value (TIV) Per Account\***

Segment	Account TIV	Location / Amount Subject Maximum TIV
LRO	\$7,500,000	\$5,000,000
Restaurants, Bars & Taverns	\$7,500,000	\$5,000,000
Retail	\$7,500,000	\$5,000,000
Office	\$7,500,000	\$5,000,000
Service	\$7,500,000	\$5,000,000
Habitation	\$5,000,000	\$5,000,000
Warehouse	\$5,000,000	\$5,000,000
Wholesale Distributors	\$5,000,000	\$5,000,000
Historic Buildings	\$5,000,000	\$5,000,000
Vacant Buildings	\$3,000,000	\$3,000,000
Protection Class 9 – 10	\$ 500,000	\$ 500,000

*\*Accounts with any property values located within 10 miles of the coast are subject to the Maximum TIV in the tables in Exhibit #2 – Wind & Hail Eligibility*

Combined Coverages Include: Building, Contents, Personal Property of Others, Improvements & Betterments and Business Income with or without Extra Expense.

No monoline Business Income

### **Minimum Deductible**

- \$1,000 for account TIV up to \$5M / \$5,000 for account TIV over \$5M
- \$2,500 for vacant buildings up to \$1M / \$5,000 for values over \$1M

**Minimum Insurance to Value** - Risks written on Replacement Cost Valuation (RCV) must be a minimum of \$75 per sq. ft. and risks at Actual Cash Value (ACV) must be a minimum of \$50 per sq. ft. OR the value provided by your ITV calculator tool

**Available Options and Enhancements:**

Agreed Value or No Coinsurance Options (Building Only)

Building Glass – Tenant Policy CP 1470

Debris Removal CP 04 15

Discharge from Sewer, Drain or Sump – AXIS 101 1774

Equipment Breakdown – AXIS 101 2014 and AXIS 101 2013

Florida Sinkhole Loss Coverage IL 0401

Functional Replacement Cost CP 0438 (For buildings on historical register)

Named Storm Percentage and Dollar Deductible AXIS 101 1336

Outdoor Signs (if not using Property Enhancement Endorsement) CP 14 40

Property Enhancement Endorsement AXIS 101 1333

South Carolina Earthquake Endorsement (Sublimit to \$2.5M) CP1045 1012

South Carolina Earthquake Coverage Schedule (Sublimit to \$2.5M) CPDS06 10 00 Schedule and CP1045

South Carolina Earthquake Endorsement (full limits) AXIS1012505

South Carolina Earthquake Supplement Declarations (full limits) AXIS1012506

Total Roofing Exclusion AXIS 101 2332

Utility Services – Direct Damage (no Time Element available)

Wind Driven Rain - AXIS 101 1362

**Optional Property Exclusions and Limitations**

Theft Exclusion CP 1033

Theft of Business Personal Property Sublimit - AXIS 101 1796

Increased Theft Deductible - Multiple Deductible Form CP 0320 (6)

Water Damage Deductible Per Unit Endorsement - AXIS 101 1368

Water Damage Sub-Limit And Deductible Endorsement AXIS 101 1971

<b>General</b>	\$1,000,000 Each Occurrence
<b>Liability</b>	<p>\$2,000,000 General Aggregate</p> <p>\$2,000,000 Products and Completed Operations Aggregate</p> <p>\$1,000,000 Personal and Advertising Injury</p> <p>\$100,000 Damage to Premises Rented. Available up to \$300,000 with referral to Amwins Over Authority Underwriters for additional premium of \$300</p> <p>\$5,000 Medical Payments</p>
<b>Liquor</b>	Coverage can only be written with General Liability. No monoline Liquor Liability
<b>Law</b>	
<b>Liability</b>	<p>\$1,000,000 Each Common Cause</p> <p>\$2,000,000 Aggregate</p>
<b>Other</b>	Up to \$1,000,000 Hired and Non-Owned Auto – AXIS 101 1337
<b>Coverage</b>	<p>\$1,000,000 Employee Benefits Liability CG 0435</p> <p>\$1,000,000 Stop Gap available in OH, WA, WY, ND Form #'s vary by state.</p> <p>Optional Exclusions and Limitations</p> <ul style="list-style-type: none"> <li>• Assault &amp; Battery Sub Limits SI 181</li> <li>• Assault &amp; Battery Exclusion AXIS 101 1748</li> <li>• Aircraft, Auto or Watercraft Exclusion - AXIS 101 1955</li> </ul>

## MINIMUM PREMIUMS

	Coverage Minimum	Total Minimum
Monoline CGL	\$500	\$500
Monoline CGL	\$500	
With Liquor Receipts	\$1,000	\$1,500
Monoline Property	\$500	\$500
Package		
Property	\$350	\$850
CGL	\$500	\$850
With Liquor Receipts	\$1000	\$1,850

## MAXIMUM PREMIUM

**Property** maximum premium as determined by TIV exposure thresholds contained in these guidelines

**General Liability**, including liquor and all additional / optional liability coverages, maximum premium is \$25,000. Refer accounts up to \$35,000 subject to these underwriting guidelines to AXIS Underwriting.

An account is one or more lines of business or products for the same customer and all locations owned by an individual insured

## REFERRAL HANDLING

Risks or exposures requiring referral per these guidelines should follow internal Amwins protocol with final approval from AXIS where required.

Other than Vacant Buildings, once a referral is approved by AXIS, assuming no material changes in exposure and no new losses or significant increases on prior claims have occurred, referrals are approved for 2 subsequent renewal terms. See Vacant Buildings.

In order to provide for timely response to referral requests, the following is required for out of authority referrals:

- Reason for referral
- Underwriter recommendation
- Completed Acord app and any supplemental apps required
- Inspection report
- Loss runs and information on any large losses or claim frequency
- AXIS Rating worksheet from RTR
- Indicate if account is being non-renewed by the current carrier and if so why
- If applicable, any special forms / coverages requested, or any unusual exposures identified

## COMPANY

AXIS Surplus Insurance Company – Non-admitted

## AUTHORIZED STATES

US Countrywide excluding Louisiana, Alaska and Hawaii. In addition, General Liability is not available in the state of Florida

## FORMS

- Current ISO Property and General Liability Forms, policyholder notices and mandatory forms
- AXIS Proprietary forms including those specifically developed jointly with Amwins
- No authority for Manuscript forms unless pre-approved by AXIS
- See Pages 65 – 73 for list of available forms.

## GENERAL ELIGIBILITY – ALL SEGMENTS

### All Lines – Property & Casualty

- 1) Risks expiring with AXIS Insurance or AXIS Surplus through other distribution are ineligible
- 2) No personal lines or homeowners business is permitted
- 3) The condition of outdoor premises, including walkways and parking lots must be well lit and in good repair.
- 4) No New York risks in the 5 boroughs
- 5) Cannabis / Marijuana Exposures:
  - a) Any risk where the Named Insured or Additional Insured is in the business of any marijuana / cannabis operations is ineligible, this includes any insured with an ownership interest in any tenant's cannabis operations
  - b) Any dispensary operations, growers or extractors are prohibited including Vacant Buildings, Land or ongoing operations
  - c) Cannabis lounges are ineligible
  - d) See LRO for eligible tenant exposures.
- 6) Risks new in business:
  - a) Acceptable with documentation that the insured has at least three years' experience operating a similar business
  - b) Experience must be clearly documented in the application or in correspondence in the underwriting file
- 7) Risks with the following Wiring/Panels/Devices are ineligible:
  - a) Aluminum Branch (unless completely remediated to AlumiConn or Copalum) – See form AXIS 101 1324
  - b) Pigtail Wiring
  - c) Stab Lok circuit breakers (Federal Pacific FPE or Challenger Electric Panels)
  - d) Knob and Tube wiring
  - e) Co/ALR wiring devices
  - f) Fuse boxes
  - g) Zinsco Panels
  - h) Split-bus Electrical Panels
- 8) 100% Primary coverage required. No Quota Share, Excess positions or Self-Insured Retentions

### Property

- 1) No Flood coverage
- 2) No Earthquake or EQSL coverage – exception for South Carolina (see Exhibit #4)
- 3) Buildings over 35 years old:
  - a) Ineligible for Replacement Cost unless plumbing, HVAC and electrical have been fully updated within the last 35 years as verified by inspection
  - b) Roof exclusion required if the roof age is 35 years or older AXIS 101 2332
- 4) No Ordinance and Law to be provided for buildings over 35 years old without updates.
- 5) Buildings 75,000 square feet or greater must be referred to AXIS
- 6) Agreed Value or No Coinsurance options available only with current certified appraisal and apply to building coverage only. If appraisal is unavailable, refer to your Branch Underwriting Leader with reliable evaluation demonstrating valuation is at least 80% insured to value. Documentation and approval must be in the underwriting file.



- 7) For policies written with wind and or hail coverage, coverage for wind / hail may not be endorsed off midterm unless the Coastal Minimum Earned Premium Endorsement – AXIS 101 1363 – is on the policy requiring an increase in the minimum earned premium of 90% be charged
- 8) A gut rehab is intended for buildings that have been stripped down to the bare walls and all systems replaced. For these properties, a completed and signed Gut Renovation Affidavit is required, and the upgrade year may be used as the year built
- 9) No hot work, welding, metal work or woodworking exposures
- 10) Buildings or roofs with solar panels are ineligible
- 11) Seasonal properties:
  - All seasonal risks require AXIS1013060 Protective Safeguards Endorsement (Vacant or Seasonal Buildings)
  - This form requires heat be maintained in the building or water shut off and all pipes and plumbing system drained. See form for details.
- 12) Theft Exclusion required on any risk requesting Business Personal Property Coverage in excess of \$250,000 that DOES NOT have a Central Station Burglar Alarm and/or has a prior history of theft losses and mitigating measures HAVE NOT been demonstrated
- 13) Buildings with EIFS cladding over frame, JM or metal construction are treated as frame and subject to frame guidelines/ rates
- 14) Frame construction in Protection Class 9 or 10 max TIV \$500,000
- 15) Barrier island exposures are not eligible for coverage unless wind and hail is excluded. Barrier islands are long, relatively narrow islands that run along a coast parallel to the mainland and include, but are not limited to, Miami Beach, Galveston Island, Amelia Island, Hilton Head, Padre Islands, Sea Islands and Hatteras Islands
- 16) Floating structures are not eligible for coverage
- 17) Buildings built on stilts or pilings are ineligible
- 18) Buildings on the Historic Register must be written with Functional Replacement Cost
- 19) The following are mandatory exclusions for all classes in all states (see Exhibit 5 for full listing of form requirements including state specific):
  - Exclusion of Loss Due to Virus or Bacteria
  - Aluminum Wiring Exclusion
  - Pre-Existing Damage Exclusion
  - Cyber Incident Exclusion

### Casualty

- 1) No monoline Liquor Liability
- 2) Assault and Battery Limitation and Cannabis Exclusions are available for all classes based on underwriting discretion (may be mandatory based on segment guidelines below)
- 3) No risks involved in the sale, distribution, or manufacturing of controlled substances (retail drugstores acceptable with Controlled Substance Exclusion). "Controlled substances" means:
  - a drug or other substance, or immediate precursor, included in schedule I, II, III, IV, or V of part B of the Controlled Substance Act (21 U.S.C. Ch. 13); or any drug or other substance controlled under any similar federal, state, local, or foreign act, statute, regulation, ordinance, requirement, or law.
  - "Controlled substances" also means any opioid or narcotic drug, narcotic medication or narcotic substance of any type, nature, or kind, including but not limited to codeine, fentanyl, hydrocodone, oxycontin, hydromorphone, meperidine, methadone, oxycodone, or naloxone, regardless of whether it is controlled under any state, federal local or foreign statute, regulation, ordinance, requirement or law.
- 4) The following are mandatory exclusions for all classes in all states (see Exhibit 5 for full listing including state specific):
 

<ul style="list-style-type: none"> <li>• Asbestos</li> <li>• Failure to Comply with the ADA Exclusion</li> <li>• Cross Suits</li> <li>• Access or Disclosure of Confidential or Personal Information (Cyber)</li> <li>• EIFS</li> <li>• Employment-Related Practices</li> <li>• Fungi or Bacteria</li> </ul>	<ul style="list-style-type: none"> <li>• Lead</li> <li>• Marijuana/Cannabis</li> <li>• Nuclear Energy Liability</li> <li>• Silica</li> <li>• Total Pollution</li> <li>• Communicable Disease</li> <li>• Unmanned Aircraft</li> </ul>
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## PRIOR LOSS GUIDELINES

3-year loss runs required, valued within 90 days and maintained in the underwriting file.

If loss detail is not available:

- Signed letter from the insured stating the risk's prior loss history must accompany the insured's signed application.
- Acceptable documentation includes a "no known loss" letter on the insured's letterhead, Acord 37 or similar confirmation signed by the insured verifying no known losses during the experience period.
- ***All habitational risks*** must have hard copy loss runs unless new purchases

No more than three claims or \$50,000 of total incurred losses within the past three years. Exceptions must be referred to AXIS Underwriting.

Detailed written description of any individual losses greater than \$25,000 shall be obtained and documented in the file including measures taken to prevent reoccurrence.

For determining eligibility, designated **over authority underwriters** have authority to exclude losses up to \$50,000 from the loss history for property claims due to catastrophic losses outside the insured's control (e.g. wind, hail, and wildfire) where full repairs have been completed and documented.

Other claims for which the condition that contributed to the claim has been mitigated or remediated may also be excluded for eligibility purposes up to \$50,000 with approval of the designated **over authority underwriters** with proper documentation of such mitigation

### **Specific Claim Criteria:**

Water Damage Claims:

- More than 1 water damage claim in the past 3 years requires approval of **branch underwriting leader with approval documented in the underwriting file.**
- More than 2 water damage claims must be **referred to AXIS** with evidence of remediation.

Assault and Battery - Any prior assault and battery claim must be **referred to AXIS**

Sinkhole - Accounts with prior sinkhole claims are ineligible

Liquor Claims - Accounts with prior liquor claims must be **referred to AXIS**

Habitability or Failure to Maintain - Accounts with prior habitability or failure to maintain losses are ineligible.

Employee Benefits – Accounts with prior Employee Benefits claims must be **referred to AXIS**

## LOSS CONTROL

Inspections are required to be completed and reviewed within 45 days of binding.

Any risk found to be ineligible upon inspection must be cancelled within 60 days of binding or whatever other time restraints are dictated by individual state regulations or policy terms.

It is the responsibility of the underwriter to order an inspection on any account that is required to have an inspection (as defined below) or is requested by the carrier. Where required, the inspection should take place within 45 days of the bind date, and the report should be immediately saved to the account's file within AmLINK.

Risks with more than one slip-and-fall claim require updated loss control at renewal

Inspection required every 3 years based on the following criteria:

- All new (to Amwins) accounts when the general liability premium is > \$2,500
- All new (to Amwins) accounts when total TIV is > \$250,000
- Any account where there has been a material change in the exposure
- All accounts with liquor liability coverage
- All habitational accounts
- All vacant buildings
- All Historic Register accounts
- Accounts under renovation require updated loss control at renewal or upon completion of renovation work

## INELIGIBLE CLASSES OF BUSINESS AND EXPOSURES (PROPERTY & LIABILITY UNLESS OTHERWISE NOTED)

- Risks expiring with AXIS Insurance or AXIS Surplus (including risks being non-renewed) if written through other distributors
- 24-hour operations
- Aircraft or spacecraft
- Amateur or professional sports teams
- Ambulatory surgery
- Ammunition manufacturers/ammo sales
- Asbestos goods manufacturers
- Auto Repair Operations (See LRO Guidelines)
- Axe or Knife Throwing Operations
- Blasting operations
- Body shops
- Bowling alleys (*monoline property acceptable*)
- Buildings under construction/Builder's risk (*AXIS Programs*)
- Campgrounds and RV Parks
- Casinos or gambling operations
- Chemical manufacturing and/or distributing operations
- Chemical or pharmaceutical storage
- Child care (Monoline Property Acceptable)
- Churches or places of worship (*Monoline Property Acceptable if no steeples or stained glass. See LRO guidelines*)
- Cold storage risks
- Contracting Risks
- Convenience Stores (See LRO Guidelines)
- Dealers – wrecked, salvaged and rebuilt cars
- Debris removal contractors
- Demolition, excavation or wrecking operations
- Dismantling operations
- Distilleries or Micro distilleries
- Docks
- Dredging or pile-driving operations
- Equipment rental stores operations (*AXIS Programs*)
- Escape Rooms
- Explosives or blasting operations
- Farms
- Firearms manufacturers
- Fireworks exhibitions and manufacturers
- Fraternities and sororities
- Greenhouses
- Gun shops / Shooting ranges

- Hazardous material dealers
- Hotels and motels (including “for rent by owner” properties such as VRBO, Airbnb)
- House or building movers
- Hunting preserves
- Ice /roller skating rinks
- Logging, lumbering and forest products operations
- LPG work
- Manufactured housing communities / Mobile Home Parks (**AXIS Programs**)
- Manufactured housing dealers, RV dealers, used car dealers, scrap dealers (**AXIS Programs**)
- Marijuana sales and distribution
- Marinas
- Mining operations
- Nightclubs or dance clubs
- Oil or gas operations including oil field or petroleum related operations
- Open air markets / Flea markets
- Orchard or vineyard operations
- Ore milling or processing operations
- Party rental store operations (**AXIS Programs**)
- Pawn shop operations (**AXIS Programs**)
- Penal Institutions
- Pharmaceutical sales, manufacturing and distribution (retail drug stores acceptable with Controlled Substances Exclusion)
- Racetrack and racing operations (horse and dog)
- Railroad construction and operations
- Recycling operations
- Rigging operations
- Rolling mills
- Quarrying operations
- Shelters, missions, settlements or halfway house services
- Ship repair or conversion operations
- Shooting ranges
- Silos
- Sporting goods stores with ammunition sales
- Stevedoring operations
- Substance abuse counseling, methadone clinics or marijuana dispensaries
- Subway construction operations
- Tattoo parlors or body piercing (**monoline property acceptable / See LRO Guidelines**)
- Theaters and auditoriums (**monoline property acceptable**)
- **Tire warehousing**
- Trampoline Parks (**monoline property acceptable**)
- Truss manufacturing
- Tunneling operations
- Underpinning building or structures
- Waste disposal operations involved in transporting salvage and waste material for disposal or resale including:
  - Auto dismantling operations (**AXIS Programs**)
  - Building wrecking operations
  - Garbage collecting and hauling operations
  - Junk dealers
  - Scrap paper operations
  - Any other waste disposal or debris removal operations
- Woodworking operations or occupancies or any operations requiring dust collection

## SEGMENT ELIGIBILITY

### HABITATIONAL

Coverage available for one- to four-family tenant-occupied dwellings; apartment buildings or complexes with five or more units; and condominium (residential) and townhouse/homeowner associations. Maximum of 150 units (including dwelling schedules).

#### General Guidelines:

- File must include a current Habitational Supplemental application
- Risks with over 20 locations are a referral to AXIS
- Maximum TIV per account \$5M – no exceptions. An account is defined as all locations insured by an individual insured, regardless of number of policies.
- Maximum number of stories is 10
- Six-month or greater leases (no Airbnb, VRBO etc.) for apartments or dwellings
- Mobile homes are ineligible
- Referrals - The following require referral to [referrals.access@amwins.com](mailto:referrals.access@amwins.com):
  - Any new purchase habitational risks that do not meet the new purchase criteria below
  - Risks with the named insured's mailing address in a different state than any of the locations (no referral required if states are contiguous to the insured's mailing address)
  - Any risks with dwelling schedules of 20 or more locations
  - Risks with more than two named entities as the named insured (including additional named insureds)
  - Any risk where the named insured has any variation of the word "management" in the name
  - Off campus student housing is a referral to AXIS (see below)
  - Subsidized housing
- New purchase habitational without 3-year hard copy loss runs from the prior owner:
  - No monoline GL
  - No risks with more than 100 units
  - Risks with more than 4 units require a separate per unit water damage deductible with a minimum of \$1,000 per unit. Form AXIS 101 1368
  - Require minimum 15% debit on both property and GL rates if approved
- Condos rented to others
  - Condo units rented to others should be rated as apartments
  - Short -term rentals eligibility (less than 6 months)
    - Crime score 5 or less
    - 35% or less short-term rentals (includes VRBO, Airbnb)
    - Debit rate by 25%
- Protective Safeguards CP 04 11 is required with "P-9" to include "Fully functional, actively engaged, UL smoke detectors in all units and hallways"
- Student Housing:
  - Off Campus Student Housing – All risks must be referred to AXIS and will be subject to the following criteria:
    - If 10 or more units, must be 50% or less student housing
    - >1 mile or more from a college / university
    - No new purchases
    - No monoline GL
    - Hardwired smoke detectors and carbon monoxide detectors required (battery only not acceptable)
    - Mandatory \$25K / \$50K Assault & Battery sub limit
    - Abuse and Molestation exclusion required
    - Mandatory Total Liquor Exclusion
    - Minimum 25% surcharge on property and liability rates
  - Any fraternity / sorority housing - Prohibited
  - On Campus Student Housing - Prohibited

**Property Guidelines:**

- Dwellings must be a minimum \$100,000 limit
- Risks written on Replacement Cost Valuation (RCV) must be a minimum of \$75per sq. ft.
- Risks written on Actual Cash Value (ACV) must be a minimum \$50 per sq. ft.
- No habitational risks with a crime score 8-10 (new and renewal)
- No new apartment or dwelling business for risks in Cook County Illinois
- Condo Associations risks - Form CP 00 17 is to be attached to all these policies in lieu of CP 00 10.
- Condo units owned by an entity other than the association and rented to others: Form CP 00 18 to be attached in lieu of CP 00 10. If schedule is a mix of condo and dwellings / apartments, both CP 00 18 and CP 00 10 must be attached.
- Any risk with a prior water damage claim without evidence of remediation requires a separate per unit water damage deductible with a minimum of \$1,000 per unit. Form AXIS 101 1368
- Buildings five stories and higher requires sprinkler system and protective safeguards endorsement.

**Texas Habitational Property: Water Damage**

Applies to all Habitational risks in Texas where the property is greater than 30 years old (an exception may be made for risks with confirmation that the risk has been gutted to the studs AND a complete plumbing update has been made within the last 30 years) or when prior water damage claims have been reported (regardless of age)

Water damage options:

- **Option 1:** A water damage sublimit may be placed on the risk of not more than \$50,000 (depending on TIV) per occurrence. The sublimit applies per building. AXIS 101 1971
- **Option 2:** A separate water damage deductible may be applied to the policy of a least a \$2,500 minimum. This deductible can never be below the AOP deductible and applies per building. AXIS 101 1971

TIV	Maximum Water Damage Sublimit	Minimum Water Damage Deductible
< \$500,000	\$ 5,000	\$2,500
> \$500,000 - \$1M	\$10,000	\$2,500
> \$1M - \$2.5M	\$25,000	\$2,500
>\$2.5M	\$50,000	\$5,000

**Liability Guidelines:**

- Max 150 units per account (regardless of the number of buildings or locations). AXIS renewals and Assurant rollover accounts over 150 units requires referral to Amwins at [referrals.access@amwins.com](mailto:referrals.access@amwins.com)
- Snow and ice removal should be contracted out to a third party with a written contract in place that includes AI, Indemnification and Hold Harmless wording in favor of our insured
- Assault & Battery exclusion or limitation for all other locations applicable per the table below:

State/Criteria	Crime Score 1-5	Crime Score 6	Crime Score 7	Crime Score 8	Crime Score 9-10
<b>Over 150 Units</b>	A&B sublimit up to \$300/\$300K	A&B sublimit up to \$100K / \$300K	A&B sublimit up to \$100K / \$300K	A&B sublimit up to \$50K/\$100K	Max A&B sublimit \$25K /50K or exclude

<b>150 units or less</b>	A&B sublimit may be added at no charge	A&B sublimit may be added at no charge	A&B sublimit up to \$300K / \$300K	A&B sublimit up to \$100K/300K	Max A&B sublimit \$25K / \$50K or exclude
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- Buildings with four or more stories require a second means of egress
- Animal exclusions:
  - All habitational risks require a Animal Exclusion – With Exception for Service / Emotional Support Animals (AXIS 101 3056 must be attached)
  - However, any risks with any prior animal related claims require a full animal exclusion and AXIS 101 1332 must be attached
- Any risks with balconies must be to code as confirmed by inspection
- Swimming pools must be entirely fenced with self-locking gates; hours of operations and rules should be visibly posted, and clear depth demarcations noted.
- No diving boards or slides
- Above ground pools are ineligible
- Playground equipment must conform to the highest safety standards as verified by inspection; playgrounds may not have any equipment which moves or exceeds 6 feet in height. It must be well secured and have a soft surface underneath such as sand, mats etc.
- The applicant must not have been found legally liable regarding any complaint alleging wrongful eviction, discriminatory rental practices, invasion of privacy or other legal violations, regarding their management or ownership of any rental property
- If Security is provided at the premises:
  - If an employee of the insured, they must be unarmed and a maximum of \$100K/300K Assault & Battery sublimit may be offered. If armed, risk is ineligible.
  - If contracted by an outside party, confirm they are unarmed and carry GL coverage at \$1M/\$2M including Assault and Battery and name the insured as Additional Insured with Waiver of Subrogation. Apply maximum of \$100K/\$300K Assault & Battery sublimit but no more than what is carried on the security firm's policy.
  - If the security firm does not carry Assault & Battery coverage, the Assault & Battery Exclusion is required. If they do not have GL coverage, risk is ineligible.

#### **Ineligible – Property & Liability:**

- Short term rentals including vacation rentals, Airbnb, VRBO
- Apartment hotels or timeshares
- Assisted living, independent/senior living, rehabilitation or inpatient/outpatient facilities
- Hotel /motel including bed & breakfast
- Boarding houses
- Group homes, Halfway houses and Sober Living
- Hostels
- On-campus dedicated student housing
- Condo Conversion – Any apartment that is being converted or purchased with the intent to convert to condos is prohibited.

#### **In addition to the Mandatory General Liability Forms Add:**

- CG 2144 Limitation of Coverage to Designated Premises, Project or Operation
- AXIS 101 3056 Animal Exclusion – With Exception for Service / Emotional Support Animals. (unless prior animal claims, use full animal exclusion AXIS 1011332)
- AXIS 1011325 Diving Board and Swimming Pool Slide Exclusion
- AXIS1012531 Trampoline or Jumping Devices Exclusion (Dwelling Risks)

- Required on all California Risks:
  - SI 0255 Habitational Exclusion
- Required on all New York Risks:
  - CG2153    Exclusion Designated Ongoing Operations (Any and all construction operations)
  - SI 233    Injury to Temporary Workers, Volunteer Workers or Independent Contractors Exclusion

**Eligible Habitational Classes – Property & Liability:**

	GL Class Code
<b>Apartment buildings, with or without mercantile</b>	60010
<b>Dwellings – one-family (lessor's risk only)</b>	63010
<b>Dwellings – two-family (lessor's risk only)</b>	63011
<b>Dwellings – three-family (lessor's risk only)</b>	63012
<b>Dwellings – four-family (lessor's risk only)</b>	63013
<b>Garden-style apartments over 30 units</b>	60011
<b>Townhouses</b>	68500
<b>Condominiums—Residential—(Association Risk Only)</b>	62003



## LESSORS RISK

### General Guidelines:

- Current Lessors Risk Supplemental application required
- Buildings leased or rented to others for commercial operations. This includes office buildings, shopping centers, strip malls, standalone retail, service and wholesale occupancies and warehouses
- Buildings no more than 10 stories in height
- Tenant list or other reliable documentation must be reviewed to confirm eligible occupancies annually
- If less than 31% occupied, see vacant guidelines
- No tenant operations open past 2 am
- Any manufacturing or contracting tenants (other than office operations) must be referred to AXIS
- No tire warehousing tenants
- Marijuana / Cannabis tenants - For Lessors Risk Only where a tenant operation is a retail or dispensary of legal cannabis:
  - a) Tenant growers or extractors are prohibited
  - b) Cannabis Lounges are ineligible as tenants
  - c) Dispensary Tenant Operations:
    - Named Insured analysis documented in the underwriting file to confirm the building owner has no ownership or interest in the tenant's cannabis operations
    - Building must be at least 70% occupied
    - No crime scores 8-10 (property or liability)
    - Underwriting file contains a copy of the cannabis related tenants' certificate of insurance at inception and updated each renewal to include:
      - Certificate shows our insured as an Additional Insured on the tenant policy
      - Tenant liability limits equal to or greater than our insured and with a carrier with a financial stability rating of "A-" or better by AM Best
    - Property - No coverage for contents or equipment, whether owned by the landlord or not
- Triple Net Lease (Tenant is responsible for paying the building's property taxes, insurance and maintenance costs or repairs) is acceptable for sole occupant tenants only. Multiple tenant exposures are ineligible if on a Triple Net Lease.
- Common Underwriting Issues:
  - Common ownership – if the insured owns the building under one legal entity name but operates a business as a tenant under a different legal entity name (e.g. John Doe Inc. owns the building and Doe-Nuts LLC is a tenant), each entity must carry their own insurance policy.

### Property Guidelines:

- If there are multiple occupancies within the LRO building, use the highest rated classification. If the highest rated classification represents a small portion of the total area, an appropriate rate for the overall exposure should be used.
- Confirm any Restaurant occupancies or any risks with commercial cooking to meet NFPA 96 standards and have a semi-annual cleaning contract in place.

### Liability Guidelines:

- Written leases with "hold harmless" language in favor of the applicant and provide AI status on underlying
- Snow and ice removal should be contracted out to a third party with a written contract in place that includes AI, Indemnification and Hold Harmless wording in favor of our insured
- Minimum tenant underlying insurance requirements of \$1M/\$1M
- Assault & Battery exclusion or limitation applicable per the table below:

Criteria	Crime Score 1-7	Crime Score 8	Crime Score 9-10
<b>Occupancy - Bars, Pool Halls, Liquor Stores, Check Cashing, Bail Bonds</b>	Up to \$100K / \$300K	Up to \$50K/\$100K	\$25K / \$50K or Exclude
<b>All other occupancies</b>	Sublimit Optional	Up to \$100K / \$300K	\$25K / \$50K or Exclude

- For restaurant, bar, and tavern occupancies in Crime Score 8-10, confirm tenant carries Assault & Battery coverage:
  - If they do not, Assault & Battery Exclusion is required – AXIS 1011748
  - If tenant confirms Assault & Battery coverage in place, limits of \$25K/\$50K up to \$100K/\$300K available but not more than the limit carried by the tenant.
  - If unable to confirm Assault & Battery coverage limits, exclude or limit Assault & Battery to \$25K/\$50K
- If Security is provided at the premises (any armed security is ineligible):
  - If an employee of the insured, they must be unarmed and a maximum of \$100K/300K Assault & Battery sublimit may be offered. If armed, risk is ineligible.
  - If contracted by an outside party, confirm they are unarmed and carry GL coverage at \$1M/\$2M including Assault and Battery and name the insured as Additional Insured with Waiver of Subrogation. Apply maximum of \$100K/\$300K Assault & Battery sublimit but no more than what is carried on the security firm's policy.
  - If the security firm does not carry Assault & Battery coverage, the Assault & Battery Exclusion is required. If they do not have GL coverage, risk is ineligible.
- Parking:
  - Separately classify and rate parking area for shopping centers
  - Parking lot class codes are ancillary class codes and not to be used stand alone
- No prior claims arising from the landlord's liability arising out of personal injury such as wrongful eviction, discriminatory leasing practices.

**In addition to the Mandatory General Liability Forms Add:**

- CG 2144 Limitation of Coverage to Designated Premises, Project or Operation
- Required on all New York Risks:
  - CG2153 Exclusion Designated Ongoing Operations (Any and all construction operations)
  - SI 233 Injury to Temporary Workers, Volunteer Workers or Independent Contractors Exclusion

**Ineligible – Property & Liability:**

- |  |   |
|--|---|
| • 24-hour operations (no tenant operations past 2 am)  | • Indoor shooting ranges  |
| • Adult/pornographic themed stores   | • Indoor Swap Meets   |
| • Auto Body Shops (General repair and maintenance shops including brakes, tire rotation/repair, oil change, transmissions are acceptable)                                  | • Logging, lumbering and forest products operations   |
| • Cannabis Lounges   | • Marijuana / Cannabis Growers or Extractors, (See above for dispensary tenants. CBD stores acceptable)   |
| • Casinos or Gambling Operations   | • Metalworkers  |
| • Chemical or pharmaceutical storage   | • Substance abuse counseling or Methadone clinics   |
| • Churches or places of worship ineligible if there are daycare/elder care operations or commercial cooking. Ineligible for property if risk has steeples or stained glass | • Open air markets/Flea Markets   |
| • Convenience Stores (eligible if crime score is 7 or lower and no gasoline pumps or canopies, or 24-hour operations)  | • Nightclubs or dance clubs   |
| • Cold storage   | • Nursing Homes or assisted living  |
| • Electroplaters   | • Recycling, dismantling or scrap operations  |
| • Gun or firearms stores, ranges   | • Shelters, missions, or halfway house services   |
| • Hookah Lounges   | • Spray-painting operations   |
| • Hotel / Motel  | • Storage or use of explosive/flammable/corrosive chemicals and or materials (incidental storage must be in an approved UL listed container or cabinet) |
|  | • Welding operations or other hot work  |
|  | • Woodworking occupancies or operations or any operations requiring dust collection   |
-

**Ineligible – Liability (Monoline Property Acceptable):**

- Bowling Alleys
- Day care – both children and adults
- Enclosed malls
- Ice- and roller-skating rinks
- Hospital, Ambulatory, Surgical, Dialysis or other Medical Centers
- Movie theaters
- Schools
- Sporting goods stores with ammunition sales
- Trampoline Parks / Inflatables

**Eligible Lessor's Risk Class Codes – Property & Liability:**

	GL Class Code
<b>Buildings or premises – bank or office – mercantile or manufacturing (lessor's risk only) (for profit)</b>	61212
<i>This class should be used in lieu of 61217 unless written confirmation in file that property is maintained by the insured</i>	
<b>Buildings or premises – bank or office – mercantile or manufacturing (lessor's risk only) (not for profit)</b>	61216
<b>Buildings or premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) (for profit)</b>	61217
<b>Buildings or premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) (not for profit)</b>	61218
<b>Buildings or premises–banks – not otherwise classified</b>	61223
<b>Buildings or premises – office – not otherwise classified (for profit)</b>	61226
<b>Shopping centers – buildings, premises not occupied by the insured (lessor's risk only)</b>	67635
<b>Warehouses – occupied by multiple interests (lessor's risk only)</b>	68702
<b>Warehouses – occupied by single interest (lessor's risk only)</b>	68703
<b>Parking – Public – Shopping Centers – maintained by Lessee (Lessors Risk Only)</b>	46606
<b>Parking – Public – Shopping Centers – Maintained by the Insured (Lessors Risk Only)</b>	46607
<b>Parking – Private</b>	46622

## WAREHOUSES

### General Guidelines:

It is imperative for underwriters to underwrite the storage in the warehouse, what the contents are used for and review all appropriate exposures and controls required.

- This segment is applicable to private warehouses or mini warehouses
- Risks with manufacturing, processing, or other ancillary operations onsite by the building owner or any tenant are ineligible
- Private warehouses must be buildings or premises which the insured uses exclusively for storage
- No storage of flammable or explosive materials (e.g., chemicals, alcohol, flammable oils, paint, fireworks, rubber, plastics)
- No tire warehousing
- Warehouses applicable to lessor's risk - Refer to the Lessor's Risk guideline section

### Property Guidelines

- All metal roofs require Cosmetic Damage Exclusion (CP 1036 10 12) Limitations on Coverage for Roof Surfacing
- Any risk with over \$1M of contents requires referral to AXIS

### Liability Guidelines

- Condition of outdoor premises, including walkways and parking lots, must be well lit and in good repair
- Snow and ice removal should be contracted out to a third party with a written contract in place that includes AI, Indemnification and Hold Harmless wording in favor of our insured
- Private warehouses both for profit and not for profit
  - Class codes for 68706 and 68707 are most often secondary class codes to the governing class code
  - If either class code 68706 or 68707 is used as the governing class code (or as the only class code) the following mandatory exclusions are also required:
    - CG 21 04 – Exclusion – Products – Completed Operations Hazard
    - CG 21 38 – Exclusion – Personal and Advertising Injury
    - CG 21 39 – Contractual Liability Limitation
    - CG 21 44 – Limitation of Coverage to Designated Premises, Project or Operation (with location address)
    - CG 21 49 – Total Pollution Exclusion (CG 21 55 and CG 21 65 also available options)
- Mini warehouses – Applies to warehouse operators that lease storage units within the building
  - Cosmetic Damage Exclusion (CP 10 36 10 12 Limitations on Coverage for Roof Surfacing) required on any metal roofs
  - Class code 18991 is the applicable code and following forms are applicable:
    - CG 21 39 – Contractual Liability Limitation (do not attach CG 24 26)
    - CG 21 49 – Total Pollution Exclusion (CG 21 55 and CG 21 65 also available options)
    - CG 22 29 – Exclusion – Property Entrusted
    - CG 21 44 – Limitation of Coverage to Designated Premises, Project or Operation (location address to be listed on form)

### Ineligible – Property & Liability:

- Warehouses – NOC 99938 unless referred and approved by AXIS
- Coverage of stock/inventory of others, personal property of others and business income associated with stock/inventory

### Eligible Wholesale Class Codes – Property & Liability

	GL Class Code
Warehouse – private – other than not for profit	68706
Warehouse – private – not for profit only	68707
Warehouses – mini warehouses	18991

**RESTAURANTS, BARS & TAVERNS****Common Underwriting Issues:**

- For new ventures, it is important to underwrite and document the owners experience managing a similar business. See General Eligibility ([page 6](#)) for requirements
- YELP or other social media sites typically provides good information on the quality and operations of restaurant, bar and tavern risks and should be reviewed for all new business. Include documentation of any unusual exposures and relevant controls in the file.

**General Guidelines:**

- Eligibility includes family style, full service, fine dining, neighborhood bars and taverns, fast food, quick service, delis, bagel shops, coffee shops, juice bars, ice cream shops.
- File must include a current RBT supplemental application and liquor liability supplemental application if liquor provided
- Receipts up to \$5M. Refer to AXIS if above \$5M
- If receipts are greater than \$2.5M and liquor is > 50% of exposure, refer to AXIS
- No operations open after 2:00 am
- For brewery or brew pub operations, if the insured's products are delivered or distributed outside the insured's operation the risk is ineligible. Risks processing their own grain onsite are ineligible.

**Property Guidelines:**

- Effective fire extinguishing and ventilation systems in place and maintained, NFPA 96 standards met
- Applicants that are vacant or closed seasonally for over 90 (180 for FL) days are ineligible.
- Applicants that are vacant or closed seasonally between 30 and 90 (180 for FL) days eligible for basic form only

**Liability Guidelines:**

- No health citations in the past three years
- Validate total sales and liquor exposure by obtaining POS (Point of Sale) receipt detail or other financial records ( required for new and renewal business)
- Any risk with more than 2 pool tables requires an A&B sublimit up to \$100/300K
- No entertainment: dancing (with or without dance floor), DJ, music venue, lounges, (exception: piano player, small group background music etc.)
- No hosted or sponsored events such as pub crawls
- No cover charge, minimum charge per person/table, or bottle service
- No risks requiring a bouncer or any security staff. Staff used exclusively for ID checking is acceptable.
- No establishments that have activities requiring signed waiver or release forms
- No playgrounds or playground equipment
- No mechanically operated amusement devices (e.g. mechanical bulls)
- No firearms allowed on premises (includes owners, employees and patrons)
- No hired and non-owned coverage for caterers or any risk with delivery including rapid delivery (e.g. Foodsby, Grub hub, UberEATS etc.),
- BYOB Guidelines
  - Beer and Wine only, Corkage fees with server pours are acceptable.
  - No operations after 12:00 am
  - Management should require a recognized alcohol awareness program (e.g., TIPS/TAM) or have a formal internal procedure for servers monitoring tables for service of alcohol to minors by patrons, and ability to identify those who may be visibly under the influence
- Snow and ice removal should be contracted out to a third party with a written contract in place that includes AI, Indemnification and Hold Harmless wording in favor of our insured

**Liquor Liability Guidelines:**

- Liquor Liability is ineligible for any risks with locations in SC, PA, AK, AL, DC, HI, and VT. Any RBT exposures in these states require the Total Liquor Exclusion AXIS 101 1737
- Minimum liquor receipts for Bars - \$125,000
- Liquor license must never have been revoked or suspended
- Liquor liability coverage must not have been denied, cancelled, or non-renewed in the past three years
- All employees who serve alcohol must be currently certified by a responsible alcohol serving program such as TIPS
- Insured must have written liquor serving procedures
- No establishments with drive through liquor service such as Daiquiri Bars
- Risk with liquor exposure must provide evidence of coverage equal or greater to GL limits if not offered by AXIS.  
Exceptions: KY and WI. Total Liquor Exclusion must be attached. AXIS 101 1737

**Assault & Battery Guide:**

- Sublimit Options: \$25K/\$50K, \$50K/\$100K, \$100K/\$300K, \$300K/\$300K – or Exclude via AXIS 101 1748
- Sublimit requirements (refer to AXIS any exceptions):

<u>Operation</u>	<u>Liquor Exposure</u>	<u>Crime Score 1-7</u>	<u>Crime Score 8-10</u>
<b>Restaurant</b>	<50% of receipts	Silent	Up to \$300K / \$300K
<b>Restaurant / Bar</b>	50% - 75% of receipts	Up to \$300K / \$300K	Up to \$100K / \$300K
<b>Bar</b>	>75% of receipts	Up to \$100K / \$300K	\$25K / \$50K or Exclude

**In addition to Mandatory Property forms, the following forms are required to be attached:**

- CP0411 Protective Safeguards Endorsement with the following:
  - "P-5" for Automatic Commercial Cooking Exhaust and Extinguishing System
  - All other applicable Protective Safeguards Symbols must be selected

**In addition to Mandatory GL forms, the following forms are required to be attached:**

- CG2144 Designated Premises or Project (not required for caterers)
- CG2101 Exclusion – Athletic or Sports Participants
- CG2407 Products Hazard Redefined for risks selling prepared food
- AXIS 1011737 – Total Liquor Liability Exclusion for class codes 16900, 16901, 16902 (Restaurants with no sale of alcoholic beverages)
- AXIS 101319 1217 Valet Parking Operations Exclusion

**Add the following when adding Liquor Coverage**

- CG DS 03 07 98 Liquor Liability Declaration Page
- CG 0033 04 13 Liquor Liability Coverage Form
- CG2806 Limitation of Coverage to Insured Premises (liquor liability)

**Ineligibility – Property & Liability:**

- No Self Cooking Restaurants
- No nightclubs, dance clubs, college bars, gentlemen clubs
- No Hookah, Oxygen or Cigar Bars
- No strip clubs or topless type risks
- No pyrotechnics
- No national type franchises (e.g., Burger King, Wendy's, or Subway)
- No child or family entertainment (e.g., Chuck E. Cheese, Dave & Buster's, etc.)
- No alcohol without liquid (AWOL)

**See Exhibit 4 for State Liquor Liability Grades**

**Eligible Restaurant Class Codes - Property & Liability:**

	GL Class Code
<b>Delicatessens</b>	<b>11288</b>
<b>Restaurants – operated by concessionaires – other than not-for-profit</b>	<b>16819</b>
<b>Restaurants – operated by concessionaires – not-for-profit only</b>	<b>16820</b>
<b>Restaurants – with no sale of alcoholic beverages – with table service (includes buffet style restaurant)</b>	<b>16900</b>
<b>Restaurants – with no sale of alcoholic beverages – without table service with seating</b>	<b>16901</b>
<b>Restaurants – with no sale of alcoholic beverages – without seating</b>	<b>16902</b>
<b>Restaurants – bring your own alcohol- with no sale of alcoholic beverages – with table service</b>	<b>16905</b>
<b>Restaurants – bring your own alcohol- with no sale of alcoholic beverages – without table service with seating</b>	<b>16906</b>
<b>Restaurants – with sales of alcoholic beverages that are less than 30% of the total annual receipts of the restaurants – with table service</b>	<b>16910</b>
<b>Restaurants– with sales of alcoholic beverages that are less than 30% of the total annual receipts of the restaurants – without table service</b>	<b>16911</b>
<b>Restaurants – with sales of alcoholic beverages that are 30% or more but less than 75% of the total annual receipts of the restaurants – without dance floor</b>	<b>16916</b>
<b>Restaurants – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables – without dance floor – with table service</b>	<b>16930</b>
<b>Restaurants – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – with tables – without dance floor – no table service</b>	<b>16931</b>
<b>Restaurants – with sale of alcoholic beverages that are 75% or more of the total annual receipts of the restaurants – bar service only/no tables – without dance floor</b>	<b>16941</b>
<b>Caterers</b>	<b>11039</b>

**RETAIL / WHOLESALE / DISTRIBUTOR****General Guidelines:**

- Maximum of \$5M in sales
- Targeted business includes traditional retail establishments
- Risks with installation exposure are ineligible
- Sales of imported merchandise are acceptable if the manufacturer also has U.S.-based operations.
- Applicants vacant or closed seasonally for over 90 (180 for FL) days are ineligible, those vacant or closed seasonally between 30 and 90 (180 for FL) days eligible for basic form only
- Retail Drug Store Classes 12374 and 12375 require the Controlled Substances Exclusion Endorsement AXIS 101 1960
- Common Underwriting Issues:
  - Theft is a common exposure for retail business. AXIS provides options for the following where applicable:
    - CP1033 Theft Exclusion
    - AXIS 1011796 Theft Sublimit – Theft of Business Personal Property Sublimit Endorsement
    - CP 03 20 Multiple Deductible Form - Increased Theft Deductible (6)

**Ineligible – Property & Liability:**

- 24-hour operations
- Adult book and novelty stores are ineligible
- Auto, Recreational Vehicle sales (new or used)
- Cell Phone Stores
- Check cashing stores
- Children's clothing sold under the insured's own brand or label
- Convenience stores
- Delivery operations are ineligible, unless the applicant owns vehicles that account for all deliveries and hired and non-owned auto coverage is **not provided**
- Equipment Rental Stores
- Firearms, guns or ammunition sales (including sporting goods stores)
- Gas stations
- Greenhouses / Nurseries
- Inflatables, bounce houses sales
- Marijuana / cannabis stores
- No operations involving fabricating, processing, manufacturing or recycling
- Open air markets / Flea markets
- Party Rental Stores
- Pawn Shops
- Pharmaceutical sales, wholesalers or distributors
- Repackaging and/or relabeling of products
- Spray-painting and welding operations
- Tobacco stores including E-cigarette/Vape Stores/Cigar Stores
- Any Manufacturing, Distribution, or Retail exposures of electronic cigarettes (e-cigarette), related vaping liquids and cartridges and any other vaping related devices



**Eligible Retail Class Codes – Property & Liability:**

	GL Class Code
Appliance stores – household type	10042
<i>Note: Risks distributing or selling refurbished equipment must be referred</i>	
Bicycle stores – sales and servicing	10150
Book and magazine stores – not-for-profit only	10205
Book and magazine stores – other than not-for-profit	10204
Building material dealers – new	10255
Camera and photographic equipment stores	10309
Candy stores	10352
Catalogue or premium redemption stores	11020
Clothing stores – not-for-profit	11128
Clothing stores – other than not-for-profit	11127
Computer stores	11160
Department or discount stores	12356
Drug stores (Controlled Substances Exclusion Endorsement Required - AXIS 1011960)	12374
Drug stores – with table or counter service for beverage or food (Controlled Substances Exclusion Endorsement Required - AXIS 1011960)	12375
Electronics stores	12393
Fabric stores	12510
Fence dealers	12651
Floor covering stores	12805
Florists	12841
Furniture stores – Other Than Not For Profit	13351
Furniture Stores – Not For Profit Only	13352
Gift shops – not-for-profit only	13507

<b>Gift Shops – other than not-for-profit</b>	13506
<b>Grocery stores</b>	13673
<b>Hardware stores</b>	13716
<b>Hearing aid stores</b>	13759
<b>Hobby, craft or artists' supply stores</b>	14101
<b>Home improvement stores</b>	14279
<b>Ice Cream Stores</b>	14401
<b>Jewelry stores (jewelry must be excluded or separate jewelers block required)</b>	14655
<b>Liquor and wine stores</b>	10145
<b>Meat, fish, poultry or seafood stores</b>	15224
<b>Music stores – pre-recorded</b>	16676
<b>Musical instrument stores</b>	15538
<b>Newsstands</b>	15608
<b>Optical goods stores</b>	15839
<b>Paint, wallpaper or wall covering stores</b>	15991
<b>Painting, picture or frame stores</b>	15993
<b>Shoe stores</b>	18110
<b>Soft drinks and beer stores</b>	10146
<b>Stationery or paper products stores</b>	18335
<b>Stores NOC – food or drink – not-for-profit only</b>	18436
<b>Stores NOC – food or drink – other than not-for-profit</b>	18435
<b>Variety stores – not-for-profit only</b>	18912
<b>Variety stores – other than not-for-profit</b>	18911
<b>Vending machines</b>	49619

**Eligible Wholesale / Distributor Class Codes – Property & Liability:**

	GL Class Code
<b>Air Conditioning Equipment – Dealers or Distributors Only</b>	10010
<b>Appliance Distributors – Household type</b> <i>Note: Risks distributing or selling refurbished equipment must be referred</i>	10040
<b>Barber or beauty shop supplies distributors</b>	10111
<b>Beverage distributors – alcoholic other than beer</b>	10140
<b>Beverage distributors – nonalcoholic and beer</b>	10141
<b>Clothing distributors</b>	11126
<b>Distributors – Food or Drink</b>	12361
<b>Distributors – No Food or Drink</b>	12362
<b>Electrical Equipment Distributors</b>	12391
<b>Equipment, fixtures or supplies dealers and distributors</b>	12467
<b>Fabric distributors</b>	12509
<b>Floor covering dealers and distributors</b>	12797
<b>Fruit, nut or vegetable distributors</b>	13112
<b>Hardware and Tool distributors</b>	13715
<b>Heating and air conditioning equipment dealers and distributors</b>	13930
<b>Ice dealers and distributors</b>	14405
<b>Janitorial supplies dealers and distributors</b>	14527
<b>Newspaper or magazine distributors</b>	15607
<b>Plumbing Supplies and Fixtures Dealers and Distributors</b>	16527
<b>Printers or Electrotypers Supplies – Distributors</b>	16588

**OFFICES & SERVICES****General Guidelines:**

- Maximum of \$5,000,000 in sales/Maximum payroll of \$1,500,000
- Appetite includes a number of different professional services, civic, social, or service clubs, and trade associations
- Eligible exposures must be listed in the eligibility table below
- Any risk with employees who serve alcohol must be currently certified by a responsible alcohol serving program such as TIPS and risk must have written liquor serving procedures
- Liquor license must never have been revoked or suspended (civic, social, or service clubs)
- Liquor liability coverage must not have been denied, cancelled, or non-renewed in the past three years (civic, social, or service clubs)
- No health citations in the past three years (civic, social, or service clubs)
- When writing a premises only policy (61224) the following forms are required to be attached:
  - CG2104 – Exclusion – Products and Completed Operations Hazard
  - CG2138 – Exclusion – Personal and Advertising Injury
  - CG2139 – Limitation – Contractual Liability
  - CG2144 – Designated Premises or Project
  - CG2116 – Professional Services Exclusion
  - AXIS 101 1955 – Aircraft, Auto or Watercraft Exclusion

**Ineligible – Property & Liability:**

- 24-hour operations
- Ambulatory surgery involving general anesthesia (medical and dental offices, medi spas)
- Family planning clinics or services
- Hosted or sponsored events such as pub crawls, BOYB events or alcohol drinking games (civic, social, or service clubs)
- Non-Profit Organizations that are solely accountable to donors, fundraisers, volunteers or program recipients are not eligible for general liability
- Special event coverage is not available

**Eligible Office & Services Class Codes – Property & Liability:**

	GL Class Code
Advertising and related services – not-for-profit	61227
Advertising and related services – Other than not-for-profit	61226
Barber shops	10113
Beauty parlors and hair-styling salons	10115
Buildings or premises – office premises primarily occupied by employees of the insured (for profit)	61224
Carpet, rug or upholstery cleaning – shop only	11007
Clubs – civic, service or social – having buildings or premises owned or leased – not-for-profit only	41668

<b>Clubs – civic, service or social - having buildings or premises owned or leased – other than not-for-profit</b>	41667
<b>Clubs – civic, service or social – no buildings or premises owned or leased except for office purposes– not-for-profit only</b>	41670
<b>Clubs – civic, service or social – no buildings or premises owned or leased except for office purposes – other than not-for-profit</b>	41669
<b>Dental offices</b>	66561
<b>Draftsmen</b>	91805
<b>Engineers or architects – consulting – not engaged in actual construction</b>	92663
<b>Event, party or wedding planners</b>	44280
<b>Funeral homes or chapels</b>	43889
<b>Golf courses–miniature</b>	44069
<b>Interior decorators</b>	96611
<b>Laundry and dry-cleaning stores</b>	14733
<b>Lawyers offices – not-For-Profit only</b>	66123
<b>Lawyers Offices – other than not-for-profit</b>	66122
<b>Mailbox or packaging stores</b>	15070
<b>Mailing or addressing companies</b>	45937
<b>Marine appraisers or surveyors</b>	97308
<b>Medical offices</b>	66561
<b>Photo finishing laboratories</b>	57997
<b>Piano tuning</b>	98405
<b>Portable toilet rentals</b>	19061
<b>Professional and trade associations – other than not-for-profit</b>	46881
<b>Professional and trade associations – not-for-profit only</b>	46882
<b>Sales or service organizations (requires approval)</b>	47367
<b>Shoe repair shops</b>	18109

<b>Surveyors – land</b>	99471
<b>Tailoring or dressmaking</b>	18507
<b>Taxidermists</b>	49005
<b>Upholstering</b>	99826
<b>Window decorating</b>	49840

## VACANT BUILDINGS

### Brief Description:

When the policy is issued to a tenant, a building is vacant when it does not contain enough business personal property to conduct customary operations

When the policy is issued to the owner or general lessee of a building, the building is vacant unless at least 31% of its total square footage is rented and used by the lessee to conduct customary operations.

A building that has been vacant for more than 60 days will be subject to coverage limitations as defined in the policy.

Vacant buildings, particularly when vacant for an extended period, can present unique hazards and exposure to loss that require underwriting attention to exposures and controls. Coverage for many of these exposures may be excluded under the unendorsed property policy. Adherence to these guidelines supports proper underwriting and pricing.

### General Guidelines:

- Vacant supplement required at inception and each renewal
- Buildings are locked and secured
- TIV's over \$3M require referral to AXIS
- Building vacant no more than 24 months at policy inception
- Only one renewal permitted unless approved by AXIS
- No structural renovations. Cosmetic renovations are acceptable up to 50% of the total building value
  - Structural – adding square footage to a building or installing/repairing/replacing/modifying any load bearing support systems (beams, foundations walls, joists, trusses, floors, stairs, elevators).
  - Cosmetic - renovations or upgrades that do not change the size/shape of a building or repair/replace/modify any load bearing support systems (beams, foundations walls, joists, trusses). Examples of cosmetic renovations include painting, replacing plumbing fixtures, replacing lighting fixtures, replacing windows and doors, replacing drywall, installing new floor coverings
- Risks that are condemned or scheduled for demolition
- Properties in the name of the General Contractor and/or Developer or where General Contractor and/or Developer remain on the board
- Builders Risk forms are **not** available

### Property Guidelines:

- Use Class Code 1180 for vacant buildings
- Minimum policy deductible is \$2,500 for values up to \$1M and \$5,000 for values over \$1M
- Personal property coverage limited to \$25,000.
- ▲ Protective Safeguards Endorsement (Vacant or Seasonal Buildings) AXIS 101 3060 to apply to all vacant buildings. This form requires heat be maintained in the building or water shut off and all pipes and plumbing system drained. See form for details.
- ▲ All other applicable protective safeguard symbols must also be selected via CP0411 and / or CP1211
- When classed and rated as a vacant building, the Vacancy Permit form CP0450 will be automatically applied to add back coverage for:
  - Building glass breakage.
  - Water damage: consider a separate water deductible or sublimit
  - Theft or attempted theft
  - Vandalism and/or Sprinkler Leakage. **To exclude coverage for these** you must put a checkmark under the appropriate "Excepted Cause of Loss". If left blank, coverage for these causes of loss will be provided during the permit period
  - If "Vandalism" is excluded, the CP1055 Vandalism Exclusion needs to be applied
  - If "Sprinkler Leakage" is excluded the CP1056 Sprinkler Leakage Exclusion needs to be applied

- If these exposures are not adequately controlled or cannot be verified, then the Vacancy Permit should be removed and the CP1033 Theft Exclusion must be applied

### Liability Guidelines

- **Assault & battery**
  - Exclusion or limitation mandatory with sub-limit options of \$25k/\$50k/\$100k/\$300k.
  - Maximum sublimit for crime score 8, 9 or 10 is \$25K.
- **Vacant Buildings undergoing renovations or remodeling:**
  - General Contractors or hired artisan contractors must carry minimum General Liability limits of \$1M/\$1M/\$1M and name the insured as an Additional Insured
  - Rating basis (Total Cost) – must not exceed 50% of the total building value
  - In addition to one of the applicable primary Vacant Building class codes, use one of the following appropriate sub-contractor class codes:
    - 91582 – Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - apartment or office buildings over four stories
    - 91583 – Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one- or two-family dwellings
    - 91585 – Contractors - subcontracted work - in connection with construction, reconstruction, repair, or erection of buildings - Not Otherwise Classified
- Snow and ice removal should be contracted out to a third party with a written contract in place that includes AI, Indemnification and Hold Harmless wording in favor of our insured

### Ineligible – Property and Liability

- No named insured in bankruptcy, foreclosure or bank-owned properties
- No house “flippers”
- Any Building that is not locked and secured or in reasonably good condition
- No school district or municipal district properties

### Eligible GL Class Codes – Property & Liability:

	GL Class Code
<b>Vacant buildings – Factories</b>	68604
<b>Vacant buildings – not factories – other than not-for-profit</b>	68606
<b>Vacant buildings – not factories – not-for-profit only</b>	68607
<b>See Liability Guidelines above for applicable Sub-Contractor codes</b>	

### Mandatory Forms:

#### In addition to the Mandatory General Liability Forms Add for all Vacant Buildings:

- CG 2144 Limitation of Coverage to Designated Premises, Project or Operation
- CG2104Exclusion – Products and Completed Operations Hazard



- SI 181 Assault Battery and Abuse Amendatory Endorsement or AXIS 101 1748 Assault, Battery, Abuse and Molestation Exclusion Endorsement
- CG2139 Exclusion – Contractual Liability Limitation
- Required on all New York Risks:
  - CG2153 Exclusion Designated Ongoing Operations (Any and all construction operations)
  - SI 233 Injury to Temporary Workers, Volunteer Workers or Independent Contractors Exclusion

**VACANT LAND****General Guidelines:**

- This classification applies to land not being used for any purposes and not under development
- Vacant land is defined as land with no ongoing development, no existing occupied buildings, no events held on the property and no operations conducted or completed on the land during the policy period
- This classification is often used for land that is purchased with the intent of future development. However, this classification is solely for the period prior to any construction operations
- Land must be owned by, not leased to, the insured
- A Construction Operation Exclusion is mandatory

**Eligible Liability Risks:**

- Overall acreage up 500 acres; lakes or reservoirs up to 25 acres
- Rural and raw vacant land
- Vacant lots

**Eligible Class Codes:**

Primary ISO GL Class Code	Secondary or Related GL Class Code
<b>49451 – Vacant land – other than not-for-profit</b>	45523 Lakes or reservoirs other than not-for-profit
<b>49452 – Vacant land – not-for-profit only</b>	45524 Lakes or reservoir not-for-profit

**Basis of premium is each acre**

**Ineligible:**

- Land under development
- Land used for or involved in:
  - Hydraulic fracturing or hydro fracking operations
  - Hunting, ATV's, snowmobiles or other recreational vehicles
  - Farming operations, including growing any marijuana or cannabinoid products
- Land currently or formerly used as a landfill
- Premises showing signs of potential contamination or premises for which a pollution or contamination assessment or clean-up is anticipated, scheduled or underway. Subsequent notice of contamination or the fact there is a perceived or potential pollution exposure requiring further investigation will be considered an increase in hazard
- Properties referred to as "Brownfield" sites, which are abandoned, idle or underused industrial and commercial facilities where expansion or redevelopment is complicated by real or perceived environmental contamination
- Logging and lumbering operations on owned or leased land
- Land with a below-ground mine, water well or gas well that has not been sealed; caves, dams, bridges, quarries or strip mines

**In addition to the Mandatory General Liability Forms Add:**

- CG2104 Exclusion – Products and Completed Operations Hazard (not required if account also has a products class)
- CG2139 Exclusion – Contracts Liability Limitation
- CG2144 Designate Premises or Project Limitation
- AXIS 101 1621 Real Estate Development Activities Exclusion
- AXIS 101 0412 Fracturing Exclusion
- AXIS 101 1622 Marijuana/Cannabis Exclusion

## TRUCKERS

### Brief Description:

A motor carrier is a party who has the authority to transport goods on public roadways, with the two primary differentiators being for-hire (transporting the goods of others) and not-for-hire (transporting their own goods). This program is designed for truckers for hire who only transport the goods of others.

### General Guidelines:

- This classification applies to risks engaged in hauling goods for others under contract and not goods owned by the insured.
- This classification contemplates:
  - General Liability (Premises portion of a trucking operation which includes miscellaneous employees such as terminal employees, garage employees and repairers).
  - Excluded are the driver and use of auto, loading and unloading of vehicles.
  - The Auto policy covers the operations of the drivers and their helpers.

### Liability Guidelines

- For premium computation purposes, include the payroll of terminal employees and garage or repair persons.
- Exclude payroll of drivers, their helpers, and employees engaged in collection and delivery of merchandise on foot.
- Utilize Safer Check Fleet or CAB to verify no brokerage. Documentation must be maintained in the underwriting file upon each renewal.
- Maximum Limits Available - \$1MM/\$2MM/Included (Products/Completed Operations are included in the General Aggregate)

### Ineligible

- Freight Forwarders – brokerage authority from FMCSA
- Ambulance or Para-Transit Companies (Emergency or Non-Emergency)
- Bicycle, scooter or motorcycle messenger/delivery services
- Crane Service
- Drone Delivery service
- Fast Food Delivery service
- House Movers/Mobile Home Movers
- Moving and Storage
- Hired and Non-Owned auto liability
- Ice cream Trucks
- Livery operations
- Logging and lumbering operations
- Police/Detective Patrol operations
- Repossession Operations
- Tow trucks
- Trailer Interchange
- Vehicle Escort Services
- Transportation of any of the following also prohibited:
  - Autos (Auto Transporters)
  - Chemicals
  - Explosives
  - Fireworks
  - Frack sand/water
  - Garbage/Ash/Refuse
  - Gasoline, Diesel or Fuel Oil
  - Hazards waste, including asbestos
  - Livestock
  - Medical waste
  - Military Weapons, ammunition, equipment and stores
  - Pharmaceutical drugs or drug paraphernalia

**Eligible GL Class Code – Liability: (premium basis per ISO Rules - payroll)**

GL Class Code

**Truckers**

99793

### Mandatory Forms:

In addition to the Mandatory General Liability Forms Add:

- CG2149 Total Pollution Exclusion (**do not use** CG2155 or CG2165)
- CG2153 Exclusion – Designated Operations Exclusion (***Any and all installation, service or repair, snow and ice removal operations***)
- AXIS1011955 Aircraft, Auto or Watercraft Exclusion Endorsement
- AXIS1013056 Animal Exclusion – With Exception for Service / Emotional Support Animals
- AXIS1011622 Marijuana/Cannabis Exclusion
- AXIS1011980 Classification Limitation Endorsement
- SI233 Injury to Temporary Workers, Volunteer Workers or Independent Contractors Exclusion

### Optional

- CG2011 Additional Insured Managers or Lessors of Premises
- CG2018 Additional Insured – Mortgage, Assignee or Receiver

The following optional endorsements are subject to the following pricing:

- CG2404 Waiver of Transfer of Rights of Recovery Against Others to Us (Required by Written Contract):  
***“Any person or organization with whom the insured has agreed to waive rights of recovery, provided such agreement is made in writing and prior to the loss.” - \$100***
- CG2043 Additional Insured - Automatic Status When Required in Contract or Agreement - **\$250**

Minimum Premium: \$500

## OPTIONAL COVERAGES AND LIMITATIONS - LIABILITY:

### ASSAULT, BATTERY AND ABUSE AMENDATORY ENDORSEMENT: FORM # SI 181

Sub Limit – Occurrence / Aggregate	Rate
\$25,000 / \$50,000	\$175 flat charge
\$50,000 / \$100,000	\$250 flat charge
\$100,000 / \$300,000	\$500 flat charge
\$300,000 / \$300,000	\$750 flat charge

**Total Exclusion Endorsement**

**AXIS 101 1748**

\* Premium charge may be waived is crime score 1-5

### EMPLOYEE BENEFITS LIABILITY – FORM CG 0435

Provides coverage for liability arising out of errors or omissions in the administration of an employee benefits plan.

**Eligibility:** Any risk with a prior Employee Benefits Liability claims must be referred to AXIS

**Retroactive Date:** Use policy effective date or retroactive date on the expiring policy for this coverage if no gap in coverage.

**Limits and Pricing:**

Each Employee	Aggregate	Premium
\$1,000,000	\$1,000,000	\$250

### HIRED AND NON-OWNED AUTO – FORM # AXIS 101 1337

Available via endorsement for all industry groups except contractors

#### Eligibility – Liability:

- Non-contractor risks that rent, lease for a short term or borrow autos, whether operated by the vehicle owner or others
- Restaurant risks that do not have delivery services and rent, lease for a short term or borrow autos, whether operated by the vehicle owner or others
- Restaurants with delivery and catering exposures are ineligible
- Any risk with delivery exposure is ineligible including rapid delivery (e.g. Foodsby, Grub Hub etc.)
- Any risk with an individual named insured is ineligible
- Insured may not rent or lease a vehicle for a period of 30 days or more
- Annual cost of hire is no greater than \$10,000
- For autos borrowed from employees, insured must confirm proof of primary insurance

Limits available and rates are as follows:

Limit	Rate
\$300,000	\$175 flat charge
\$500,000	\$275 flat charge
\$1,000,000	\$350 flat charge

**STOP GAP – SEE FORM #'S BELOW**

Available States: North Dakota, Ohio, Washington, and Wyoming

Brief Description: Fills “gap” between CGL and Workers Comp policies in monopolistic states. Monopolistic states administer their own WC programs that do not include employers' liability insurance offered by most standard workers' compensation policies.

Eligibility:

- Any risk with a prior Employers' Liability Claim must be referred to AXIS
- Stop Gap limits cannot exceed Occurrence/General Aggregate limits
- Coverage is not available in any state not listed above

**Limits and Pricing:**

BODILY INJURY BY ACCIDENT EACH ACCIDENT LIMIT	BODILY INJURY BY DISEASE EACH EMPLOYEE LIMIT	BODILY INJURY BY DISEASE AGGREGATE LIMIT	PREMIUM
\$1,000,000	\$1,000,000	\$1,000,000	\$250

**Mandatory Forms:**

- CG0440 Stop Gap - Employers Liability Coverage Endorsement - North Dakota
- CG0441 Stop Gap - Employers Liability Coverage Endorsement - Ohio
- CG0442 Stop Gap - Employers Liability Coverage Endorsement - Washington
- CG0444 Stop Gap - Employers Liability Coverage Endorsement - Wyoming

**OPTIONAL COVERAGES AND LIMITATIONS - PROPERTY:****ADDITIONAL COVERED PROPERTY – CP 14 10**

Maximum limit of \$25,000 per location. Use the building rate.

Intended to include property not covered under the BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM, and CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM. Examples include roadways, walks, patios or other paved surfaces, light poles, retaining walls, underground pipes, flues or drains.

**BUILDING GLASS – TENANTS POLICY CP 1470**

*Intended for an insured who is a tenant in a building and the terms of the insured's lease require the tenant to cover glass that is part of the building structure.*

- Available up to \$25,000
- \$150 Minimum Premium
- Minimum Deductible is the same as the property deductible

**COASTAL MINIMUM EARNED PREMIUM AXIS 101 1363**

This optional form is available to charge an increased Minimum Earned Premium of 90% for risks incepting during wind season June 1 to November 30. Consider use for new business without evidence of prior coverage or risks with prior cancellation activity.

**DEBRIS REMOVAL ADDITIONAL INSURANCE CP 04 15**

- Maximum limit of \$25,000 per location
- More than 3 locations require referral to AXIS

**DISCHARGE FROM SEWER, DRAIN OR SUMP PUMP AXIS 101 1774**

Damage caused by discharge of water from a sewer, drain or sump pump located on the described premises provided discharge is not induced by flood or flood-related conditions.

There is no coverage if the discharge results from an insured's failure to perform routine maintenance or repair necessary to keep a sewer, drain, sump or related equipment free from obstruction and in proper working conditions.

***See form for full coverage details.***

Eligibility:

- Coverage is offered on a per location basis for risks with 5 or less locations
- The limit provided is the annual aggregate limitation per location
- Can only be used when Special Causes of Loss form is applicable
- Plumbing must have been updated in past 25 years
- Ineligible for vacant properties
- Refer to AXIS if prior flood or water back-up losses

Limits and Pricing:

Sublimit	Pricing
\$10,000	\$150 per location
\$25,000	\$250 per location

**EQUIPMENT BREAKDOWN COVERAGE FORM # AXIS 101 2014 AND AXIS 101 2013**

Equipment Breakdown is subject to the Limits of Insurance shown in the Declarations except as specifically shown below. These coverages apply to all locations covered on the policy

COVERAGES	LIMITS
Equipment Breakdown	
Business Income	
Extra Expense	
Data Restoration	\$25,000
Expediting Expenses	\$25,000

<b>“Fungus”, Wet Rot, Dry Rot and Bacteria</b>	\$25,000
<b>Hazardous Substances</b>	\$25,000
<b>Off Premises Equipment Breakdown</b>	\$25,000
<b>Service Interruption</b>	\$25,000 / Subject to 24 Hour Waiting Period
<b>Spoilage</b>	\$25,000

**FLORIDA SINKHOLE IL 04 01****Eligibility:**

- Available only for risks where sinkhole has been specifically requested or is required to match expiring coverage

**Prohibit:**

- Single family dwelling risks
- Any location in Hernando, Hillsborough or Pasco county
- Any risk with prior sinkhole claim

**Limits and Pricing:**

- Max TIV of \$3M per location subject to all other TIV limits and authorities
- Surcharge is recommended when Sinkhole is provided

**NAMED STORM DEDUCTIBLE**

If named storm (AXIS 101 1336) is used, wind hail (AXIS 101 1328) and multiple deductible form (CP 03 20) are mandatory

Neither the named storm nor the wind hail can be below the minimums in these guidelines

**OUTDOOR SIGNS CP 14 40**

- A limit of \$25,000 for Outdoor Signs is included in the Property Enhancement Endorsement AXIS 101 1333.
- When the Property Enhancement is not used, Outdoor Signs CP 14 40 can be used up to \$35,000.
- Minimum premium is \$250 for limits up to \$35,000.
- Total limits for Outdoor Signs (Property Enhancement plus any additional limit via CP 14 40) over \$35,000 require referral to AXIS.
  - Limits over \$25K, use the CP 14 40 for the full sign limit (up to \$35K).
  - Sign coverage under the Property Enhancement will not apply

**PROPERTY ENHANCEMENT ENDORSEMENT**

**See AXIS 101 1333 for FULL TERMS and conditions**

**Eligibility:**

- Special Form Only
- Premium is \$150

**PROPERTY ENHANCEMENT SCHEDULE**

COVERAGE	LIMIT
<b>Outdoor Signs</b>	\$25,000 Per Occurrence



<b>Employee Theft</b>	\$25,000 Per Occurrence
<b>Forgery or Alteration</b>	\$25,000 Per Occurrence
<b>Money and Securities</b>	\$25,000 Per Occurrence
<b>Lock Replacement</b>	\$5,000 Per Occurrence DEDUCTIBLE: \$100 Per Occurrence
<b>Fire Extinguisher System Expense</b>	\$15,000 Per Occurrence No Deductible Applies
<b>Reward Payment</b>	\$5,000 Per Occurrence
<b>Artificially Generated Electrical Current</b>	Per Occurrence: The lesser of: (1) The amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance for the equipment; or (2) \$5,000
<b>Food Contamination</b>	\$10,000 for extra expenses Per Occurrence \$10,000 for business income Per Occurrence \$5,000 for additional advertising expenses
<b>Spoilage Coverage</b>	\$25,000 in The Aggregate
<b>Property in Transit (including F.O.B. and Return Shipments)</b>	Applicable Business Personal Property Limit
<b>Money Order and Counterfeit Money</b>	\$1,500 Per Occurrence
<b>Accounts Receivable</b>	\$25,000 Per Occurrence at each Described Premises \$1,500 Per Occurrence Not at Described Premises
<b>Mobile Equipment</b>	\$25,000
<b>Outdoor Storage Shed</b>	\$25,000
<b>Realty Tax Assessment</b> (Only applies when the Named Insured has purchased Business Income coverage on the policy)	Per Occurrence: The lesser of: (1) All related increases in realty tax assessments during the 12 months immediately following the assessment; or (2) \$25,000.
<b>Personal Effects And Property Of Others</b>	\$15,000

<b>Valuable Papers and Records</b>	\$10,000 Per Occurrence At each Described Premises \$5,000 Per Occurrence Not at Described Premises
<b>Property Off Premises</b>	\$10,000 Per Occurrence
<b>Outdoor Property</b>	\$25,000 In The Aggregate, subject to the following sublimits: <ul style="list-style-type: none"> <li>• Fences and Retaining walls: \$5,000 Per Occurrence</li> <li>• Outdoor radio, television, satellite or other antennas: \$15,000 Per Occurrence</li> </ul> Trees, Shrubs and Plants: \$5,000 Per Occurrence, but not more than \$500 for any one Tree, Shrub or Plant
<b>Computers (including Media)</b>	\$25,000
<b>Pollutant Clean-Up And Removal</b>	Limit Increase from \$10,000 to \$25,000
<b>Personal Property</b>	Broadening of coverage by modification of exclusions
<b>Breakage of Chinaware</b>	Elimination of Chinaware from Breakage Limitation

**THEFT OF BUSINESS PERSONAL PROPERTY SUBLIMIT AXIS 101 1796**

This form is intended for eligible risks with high theft target items. It is not intended for risks with a history of theft losses. Note an increased Theft Deductible and Theft Exclusions are also available.

Eligibility:

- Refer to AXIS if risk has more than two theft claims
- Policy sub limit up to \$25,000

**THEFT - INCREASED THEFT DEDUCTIBLE (AVAILABLE VIA MULTI DEDUCTIBLE FORM) – CP 0320**

Eligibility:

- Options of \$10,000, \$25,000, \$50,000 and \$75,000 are available.
- Any deductibles over \$25,000 must be approved by AXIS

**TOTAL ROOFING EXCLUSION ENDORSEMENT – AXIS 101 2332**

Required for any roof 35 years or older, roofs in poor condition or roofs under repair without evidence of completion.

**UTILITY SERVICES – DIRECT DAMAGE (NO TIME ELEMENT AVAILABLE) - CP04171012**

Adds coverage for damage to the insured's property resulting from an interruption of any of the utility services identified in the endorsement schedule as covered.

Coverage can apply to loss from damage to any of the following types of utility service property:

- Water supply property, consisting of pumping stations and water mains.
- Communication supply property, (such as telephone, radio, microwave, or television services) including transmission lines, coaxial cables, and microwave radio relays except satellites; however, overhead transmission lines are not covered

- Power supply property, consisting of utility generating plants, switching stations, substations, transformers, and transmission lines; however, overhead transmission lines are not covered

In order for coverage to apply, the service interruption must be the result of a covered cause of loss, such as a fire or a windstorm.

Sublimit	Minimum Premium
<b>\$5,000</b>	\$100
<b>\$10,000</b>	\$175

#### **WATER DAMAGE SUBLIMIT AND DEDUCTIBLE ENDORSEMENT AXIS 101 1971**

For property older than 30 years where plumbing has not been updated, within the past 20 years, or when prior water damage claims have been reported (regardless of age)

- Option 1: A water damage sublimit may be placed on the risk of not more than \$50,000 (depending on TIV) per occurrence. The sublimit applies per building.
- Option 2: A separate water damage deductible may be applied to the policy of a least a \$2,500 minimum. This deductible can never be below the AOP deductible and applies per building.
- Option 3: For residential or commercial properties with multiple units within a building, consider the Water Damage Deductible Per Unit Endorsement – AXIS 101 1368

TIV	Maximum Water Damage Sublimit	Minimum Water Damage Deductible
<b>&lt; \$500,000</b>	\$ 5,000	\$2,500
<b>&gt; \$500,000 - \$1M</b>	\$10,000	\$2,500
<b>&gt; \$1M - \$2.5M</b>	\$25,000	\$2,500
<b>&gt;\$2.5M</b>	\$50,000	\$5,000

#### **WATER DAMAGE DEDUCTIBLE PER UNIT ENDORSEMENT - AXIS 1011368 0218**

For residential or commercial properties with multiple units within a building

- Any risk with a prior water damage claim without evidence of remediation requires a separate per unit water damage deductible with a minimum of \$1,000 per unit.
- See Prior Loss Guidelines for additional information.
- Deductibles over \$25,000 must be referred to AXIS
- Available Per Unit Deductibles:
  - \$1,000
  - \$2,500
  - \$5,000
  - \$7,500
  - \$10,000
  - \$15,000
  - \$25,000
  - \$50,000 (refer to AXIS)
  - \$75,000 (refer to AXIS)
  - \$100,000 (refer to AXIS)

WIND DRIVEN RAIN OPTIONS – AXIS 101 1362

Eligibility: Special Form Only

The Named Storm or Windstorm and Hail deductible, whichever is greater, applies to this coverage

This coverage is not available when wind and hail is excluded

Sublimit	Premium
\$25,000	\$100 flat charge
\$50,000	\$150 flat charge
\$100,000	\$300 flat charge

**ADDITIONAL INSURED OPTIONS AND CHARGES:**

<b>Form #</b>	<b>Edition Date</b>	<b>Form Name</b>	<b>Premium</b>
CP1219	(06/07)	Additional Insured – Building Owner	Included
CP1218	(10/12)	Loss Payable Provision Mortgagee	Included
CG2001	(04/13)	Primary And Non-Contributory - Other Insurance Condition	Flat \$100
CG2002	(11/85)	Additional Insured - Club Members	Included
CG2003	(04/13)	Additional Insured – Concessionaires	Flat \$25
CG2004	(11/85)	Additional Insured - Condominium Unit Owners	Included
CG2005	(04/13)	Additional Insured - Controlling Interests	Included
CG2010	(07/04)	Additional Insured - Owner/ Lessees/ Contractors - Scheduled Person Or Organization	Flat \$25
CG2011	(04/13)	Additional Insured - Managers Or Lessors Of Premises	Included
CG2012	(04/13)	Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision – Permits or Authorizations	Included
CG2015	(04/13)	Additional Insured – Vendors	Flat \$25
CG2018	(04/13)	Additional Insured - Mortgagee Assignee Or Receiver	Included
CG2020	(11/85)	Additional Insured - Charitable Institution	Included
CG2026	(04/13)	Additional Insured - Designated Person Or Org	Flat \$25
CG2028	(04/13)	Additional Insured – Lessor of Leased Equipment	Flat \$25
CG2043	(12/19)	Additional Insured – Automatic Status When Required in Contract or Agreement (Available only for the: Caterers (11039), Interior Decorators (96611), Vending Machine (49619), Truckers (99793) )	Flat \$250
CG2404	(10/93)	Waiver of Transfer of Rights of Recovery Against Others to Us (Scheduled)	Flat \$100
SI242	(06/16)	Schedule of Additional Insureds	Included
Blanket Additional Insured (limited availability): Forms available: CG2010 (with verbiage below) & CG2043			

Available only for the following classes: Caterers (11039), Interior Decorators (96611), Vending Machine (49619), Truckers (99793)

Required verbiage for use of CG2010 as blanket:

SCHEDULE

Name of Additional Insured Person(s) Or Organization(s):

Any person or organization where the Named Insured has agreed in a written contract or agreement to name as an additional insured provided that the contract or agreement was executed prior to the loss or occurrence.

Location(s) Of Covered Operations:

All Locations at which the Named Insured is performing on-going operations.

Minimum Premium \$250

## RATING RULES AND METHODOLOGY

Accounts will be rated and priced in accordance with AXIS individual state rate and rule guidelines. The underwriter's analysis and decision on underwriting considerations must be fully documented in the individual account underwriting file.

## UNDERWRITING FILE REQUIREMENTS

1. **Application** – Current, completed and signed ACORD and any supplemental apps, including tenant lists for Lessors Risk or Warehouse occupancies. For renewals with no material change in operations or exposures, an updated, signed application, supplemental applications and tenant lists should be obtained every 2 years.
2. **Amwins Supplemental Applications**
  1. Required for all habitational, hired and non-owned auto, landowner's (vacant land), LRO, restaurant, bar, tavern or vacant building coverage
  2. Liquor supplement required for all restaurants, bars and taverns if liquor coverage provided
  3. Other carrier supplemental applications acceptable as long as they are specific to these business segments and exposures
3. **Rating Documentation** – Justification for credits or other modifications
4. **Loss Information**
  1. Past two full years *plus* the current year of losses. All loss data must be *currently valued (within 90 days)*
  2. If loss detail is not available, then a signed letter certifying no losses is required. Acceptable documentation includes a "no known loss" letter on the insured's letterhead, ACORD 37 or similar confirmation signed by the insured verifying no known losses during the experience period.
  3. Hard copy loss runs required on **all** habitational risks
5. **General Correspondence** – All correspondence associated with the account must be kept in the underwriting file.
6. **Inspection Report** – A copy of the inspection report and any other associated material. All recommendation follow-up correspondence and inspection documentation including pictures.

## PRICING AUTHORITY

1. All acceptable submissions are to be rated in accordance with the company's rating methodologies and rules and state regulations
2. Documentation of schedule rating credits in the underwriting file if applicable
3. The following guidelines apply:
  - a. Schedule Rating – credit based on individual risk characteristics and loss history of each account
  - b. Maximum credit of -25% subject to Amwins Underwriters Letter of Authority
  - c. See the Wind & Hail Eligibility section for specific county property credit restrictions in AL, FL, LA, MS, SC, and TX

## PREMIUM AUDIT

All general liability policies are subject to audit.

## OFFICE OF FOREIGN ASSETS CONTROL (OFAC) COMPLIANCE

Search account information against the OFAC list of Specially Designated Nationals and Blocked Persons list. This search is performed on each new business account. Positive hits which are unable to be confirmed as "false" positive hits will be referred to AXIS.

## TERRORISM RISK INSURANCE ACT (TRIA)

Coverage will be offered on all accounts. AXIS uses a signature form to confirm selection or rejection of coverage

A Selection / Rejection of Terrorism Insurance Coverage form will attach to all quotes ((TRIAOFFERDISCLOSURE0418). If the signed form is not provided, file documentation must indicate whether coverage was accepted or rejected. The appropriate Terrorism Endorsement will then be attached to each policy.

The option to accept or reject TRIA is provided for new business or at renewal only. Exceptions may be permitted when a new lender is being added mid-term with a requirement to include TRIA. This requires referral to AXIS with evidence of the new lender requirement.

## BACKDATING AND REINSTATEMENT OF COVERAGE

Backdating - No authority granted for backdating of coverage

Reinstatement of Coverage:

- A maximum of two Non-Payment Reinstatements are allowed during a Policy Period.
- If the request to reinstate is within 5 calendar days from effective date of cancellation, a Signed No Known Loss Letter (SNKLL) is not required to consider reinstating, as long as there are no newly reported or open claims on the file.
- If the request to reinstate is over 5 calendar days, a SNKLL on the insured's letterhead is required to consider reinstating
- If the request is over 15 days from effective cancellation date, reinstatements must be approved by AXIS.
- If there was a claim reported during the policy period, any request for reinstatement must be referred to AXIS

## CERTIFICATES OF INSURANCE

Alterations to the ACORD certificate wordings are not allowed.

## CANCELLATION

All cancellations are subject to 25% minimum earned premium, except for cancellations at AXIS or Amwins request.

Flat cancellations are not allowed. Any exceptions must be approved by the Amwins Markets team prior to processing

No backdating of cancellations are allowed with following exceptions:

- LPR received within 30 days and Amwins Cancellation team approves per established protocols.
- LPR received within 31-60 days and Determined Amwins Cancellation Delegate approves per established protocols.
- LPR received over 60 days and Amwins Markets team approves per established protocols.

## PORTFOLIO EXPOSURE / AGGREGATES

- TIV from habitation risks may not exceed 30% of total TIV in any one county – all states **except** Texas
- Texas – TIV from habitation risks may not exceed 25% of total TIV in any one county
- AXIS will monitor aggregates monthly and provide results to Amwins for any required actions
- Habitation TIV to include Apartment, Residential Condominium, Townhomes and Dwelling Risks



## POLICY ISSUANCE & CONTRACT CERTAINTY

Policies will be issued within 30 days of the effective date.

Amwins will obtain complete and final agreement of all terms and conditions between AXIS and the insured in writing by the time of policy inception/binding. Any subjectivity should be clearly identified and should have been agreed to by all parties in advance. If coverage is bound subject to receipt of additional information, the deadline for receipt of that information; the terms to apply until the subjectivity is met; and the implications for failure to meet the deadline should be clearly defined.

## POLICY TERM

Policies will be issued for a 12-month term. Extensions or short-term policies may be offered to bring policy concurrent with other existing business. Under no circumstance should a policy be issued for a term greater than 18 months.

Premium for terms less than 6 months must be fully earned.

## REINSURANCE

Amwins has no authority to place reinsurance on policies written on behalf of AXIS.

## EXHIBIT #1: APPROVED AMWINS ACCESS OVER AUTHORITY UNDERWRITERS

- Jackie Marler, Underwriting Leader - East
- Emily Flores, Underwriting Leader - West
- Kelly Carney, Casualty Practice Leader
- Nicola Golder, Property Practice Leader
- Troy Santora, E&S Leader
- Kristin Owens, Regional Leader
- Tammy Culmone, Regional Leader
- Tiffany McPartland, Regional Leader
- Daniel Hicks, Regional Leader
- Nicole O'Brien, Regional Leader
- Mick Kroll, Underwriting Operations
- Staci Wilson, Product Analyst, Amwins Access

## EXHIBIT #2: WIND & HAIL ELIGIBILITY

- Distance to coast determined based on AXIS measurement to the nearest body of salt water, including bays, inlets, and intra-coastal waterways
- Accounts with any property values located within 10 miles of the coast are subject to the Maximum TIV in the tables below
- All risks in Monroe County, FL, are **ineligible for wind and hail**
- Barrier island exposures are not eligible for coverage unless wind and hail are excluded
- Floating structures are not eligible for coverage
- Buildings with EIFS cladding over frame, JM or metal are to be treated as frame and subject to frame guidelines and rates
- Any building with wood rafter roof is subject to Frame/JM guidelines and rating
- Buildings built on stilts or pilings are ineligible
- Deductibles apply as percent of TIV per building

- If named storm (AXIS 101 1336) is used, wind hail (AXIS 101 1328) and multiple deductible form (CP 03 20) are mandatory
- Neither the named storm nor the wind hail can be below the minimums in these guidelines
- Coastal Minimum Earned is available as an optional endorsement
- All seasonal risks must include a heat warranty via AXIS 1013060 Protective Safeguard Endorsement (Vacant or Seasonal Buildings)

**STATE SPECIFIC GUIDELINES FOLLOW FOR THE FOLLOWING STATES:**

- [ALABAMA](#)
- [ARKANSAS](#)
- [COLORADO](#)
- [DELAWARE](#)
- [FLORIDA](#)
- [GEORGIA](#)
- [KANSAS](#)
- [LOUISIANA - INELIGIBLE](#)
- [MARYLAND](#)
- [MINNESOTA](#)
- [MISSISSIPPI](#)
- [MISSOURI](#)
- [NEBRASKA](#)
- [NEW JERSEY](#)
- [NEW YORK](#)
- [NORTH CAROLINA](#)
- [OKLAHOMA](#)
- [SOUTH CAROLINA](#)
- [TEXAS](#)
- [ALL OTHER COASTAL STATES \(EXCLUDING CA, OR, WA\)](#)

**STATE OF FLORIDA**

- All risks in Monroe County, FL, are *ineligible*

**FLORIDA COUNTIES OF MIAMI DADE, BROWARD, PALM BEACH**

**New Business – No pre 1995 construction and no new habitational (apartment, condo, or dwelling)**

**New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ Mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$1,000,000	5% (min \$2,500)
> 1 to 10 miles	Frame/JM/NC2	\$3,000,000	5% (min \$2,500)
> 10 miles	Frame/JM/NC2	\$5,000,000	5% (min \$2,500)
< ½ mile	MNC or better	Ineligible	N/A
> ½ mile	MNC or better	\$5,000,000	5% (min \$2,500)
> 1 mile	MNC or better	\$5,000,000	5% (min \$2,500)

\* NC2 is defined as light metal construction

**FLORIDA COUNTIES OF HILLSBOROUGH, PINELLAS**

**New Business – No pre 1995 construction**

**New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ Mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$1,000,000	5% (min \$2,500)
> 1 to 10 miles	Frame/JM/NC2	\$3,000,000	5% (min \$2,500)
> 10 miles	Frame/JM/NC2	\$5,000,000	3% (min \$2,500)
< ½ mile	MNC or better	Ineligible	N/A
> ½ mile	MNC or better	\$5,000,000	5% (min \$2,500)
> 1 mile	MNC or better	\$5,000,000	2% (min \$2,500)

\* NC2 is defined as light metal construction

**FLORIDA – ALL OTHER COUNTIES****Bay, Duval, , St Johns,:**

- **No new business**
- **Renewal - Property Schedule Credit 10% Max**

**Orange and Volusia:**

- **New business - No pre 1995 construction**
- **New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$3,000,000	5% (min \$2,500)
>1 mile	Frame/JM/NC2	\$5,000,000	2% (min \$2,500)
< ½ mile	MNC or better	Ineligible	N/A
½ mile – 20 miles	MNC or better	\$5,000,000	2% (min \$2,500)
> 20 miles	MNC or better	\$5,000,000	1% (min \$2,500)

\* NC2 is defined as light metal construction

**STATES: ALABAMA****Baldwin County**

- **No New Business**
- **Renewal - Property Schedule Credit 10% Max**

**Mobile County**

- **New Business – No pre 1995 construction**
- **No new habitational (apartment, condo, or dwelling)**
- **New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$1,000,000	5% (min \$2,500)
>1 to 5 miles	Frame/JM/NC2	\$5,000,000	5% (min \$2,500)
>5 to 20 miles	Frame/JM/NC2	\$5,000,000	2% (min \$2,500)
> 20 miles	Frame/JM/NC2	\$5,000,000	\$1,000 Minimum
< ½ mile	MNC or better	Ineligible	N/A
½ mile to 2 miles	MNC or better	\$5,000,000	5% (min \$2,500)
>2 miles to 5 miles	MNC or better	\$5,000,000	3% (min \$2,500)
>5 to 10 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 10 miles	MNC or better	\$5,000,000	\$1,000 minimum

\* NC2 is defined as light metal construction

**STATES: GEORGIA, NORTH CAROLINA, SOUTH CAROLINA****Horry County South Carolina:**

- **New Business - No pre 1995 construction**
- **New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$1,000,000	2% (min \$2,500)
>1 to 20 miles	Frame/JM/NC2	\$5,000,000	2% (min \$2,500)
> 20 miles	Frame/JM/NC2	\$5,000,000	\$1,000 Minimum
< ½ mile	MNC or better	Ineligible	N/A
½ mile to 1 mile	MNC or better	\$5,000,000	2% (min \$2,500)
>1 to 10 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 10 miles	MNC or better	\$5,000,000	\$1,000 minimum

\* NC2 is defined as light metal construction

**STATES: MISSISSIPPI****Jackson County, Mississippi:**

- **New Business - No pre 1995 construction**
- **New and Renewal - Property Schedule Credit 10% Max**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 5 miles	Frame/JM/NC2	\$1,000,000	5% (min \$2,500)
>5 to 20 miles	Frame/JM/NC2	\$5,000,000	2% (min \$2,500)
> 20 miles	Frame/JM/NC2	\$5,000,000	\$1,000 Minimum
< ½ mile	MNC or better	Ineligible	N/A
½ miles to 2 miles	MNC or better	\$5,000,000	5% (min \$2,500)
>2 miles to 10 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 10 miles	MNC or better	\$5,000,000	\$1,000 minimum

\* NC2 is defined as light metal construction

**STATE OF TEXAS****Attach AXIS 1011784 – Limitations on Coverage for Roof Surfacing to ALL property policies in Texas****TEXAS – TIER 1 & TIER 2 COUNTIES INCLUDING:****Harris County, Texas:**

- **New Business - No pre 1995 Construction**
- **New and Renewal - Property Schedule Credit 10% Max**

Aransas	Bee	Brazoria	Brooks	Calhoun	Cameron	Chambers
Fort Bend	Galveston	Goliad	Hardin	Harris	Hidalgo	Jackson
Jefferson	Jim Wells	Kenedy	Kleberg	Liberty	Matagorda	Nueces
Orange	Refugio	San Patricio	Victoria	Wharton	Willacy	

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 2 miles	Frame/JM/NC2	\$3,000,000	5% (min \$5,000)
>2 miles to 10 miles	Frame/JM/NC2	\$5,000,000	5% (min \$5,000)
Over 10 Miles	Frame/JM/NC2	\$5,000,000	2% (min \$5,000)
< ½ mile	MNC or better	Ineligible	N/A
> ½ mile – 5 miles	MNC or better	\$3,000,000	5% (min \$5,000)
>5 Miles to 10 miles	MNC or better	\$5,000,000	2% (min \$5,000)
Over 10 miles	MNC or better	\$5,000,000	1% (min \$5,000)

\* NC2 is defined as light metal construction

**NORTH TEXAS COUNTIES:**

Anderson	Andrews	Archer	Armstrong	Bailey	Baylor	Bell	Bexar
Borden	Bosque	Bowie	Briscoe	Brown	Callahan	Camp	Carson
Cass	Castro	Childress	Clay	Cochran	Coke	Coleman	Collin
Collingsworth	Comanche	Concho	Cooke	Coryell	Cottle	Crane	Crosby
Dallam	Dallas	Dawson	Deaf Smith	Delta	Denton	Dickens	Donley
Eastland	Ector	Ellis	Erath	Falls	Fannin	Fisher	Floyd
Foard	Franklin	Freestone	Gaines	Garza	Glasscock	Gray	Grayson
Gregg	Hale	Hall	Hamilton	Hansford	Hardeman	Harrison	Hartley
Haskell	Hemphill	Henderson	Hill	Hockley	Hood	Hopkins	Howard
Hunt	Hunt	Hutchinson	Irion	Jack	Johnson	Jones	Kaufman
Kent	King	Knox	Lamar	Lamb	Lampasas	Limestone	Lipscomb
Loving	Lubbock	Lynn	Marion	Martin	McCulloch	McLennan	Midland
Mills	Mitchell	Montague	Moore	Morris	Motley	Navarro	Nolan
Ochiltree	Oldham	Palo Pinto	Parker	Parmer	Potter	Rains	Randall
Reagan	Red River	Roberts	Rockwall	Runnels	San Saba	Scurry	Shackelford
Sherman	Smith	Somervell	Stephens	Sterling	Stonewall	Swisher	Tarrant
Taylor	Terry	Throckmorton	Titus	Tom Green	Upshur	Upton	Van Zandt
Ward	Wheeler	Wichita	Wilbarger	Winkler	Wise	Wood	Yoakum
Young							

**NORTH TEXAS COUNTIES – GUIDELINES:**

Building TIV	Deductible	Roof Valuation	Cosmetic Damage Exclusion (AXIS 1011784)
<b>\$0–\$250,000</b>	1% / \$2,500 min	ACV roof > 15 years	Required
<b>&gt; \$250,000</b>	1% / \$5,000 min	ACV roof > 15 years	Required
<b>Any roof over 25 years</b>	5% / \$5,000 min	ACV roof > 15 years	Required
<b>Attach AXIS 1011784 – Limitations on Coverage for Roof Surfacing to <i>ALL property policies in Texas</i></b>			



**East / Central & West Texas Counties:**

Angelina	Atascosa	Austin	Bandera	Bastrop	Blanco	Brazos
Brewster	Burleson	Burnet	Caldwell	Cherokee	Colorado	Crockett
Culberson	Comal	DeWitt	Dimmit	Edwards	Duval	El Paso
Fayette	Frio	Gillespie	Gonzales	Grimes	Guadalupe	Hays
Hudspeth	Houston	Jasper	Jeff Davis	Jim Hogg	Karnes	Kendall
Kerr	Kimble	Kinney	La Salle	Maverick	Lavaca	Lee
Leon	Live Oak	Llano	Madison	Mason	McMullen	Medina
Menard	Milam	Montgomery	Nacogdoches	Newton	Panola	Pecos
Polk	Presidio	Real	Reeves	Robertson	Rusk	Sabine
San Augustine	San Jacinto	Schleicher	Shelby	Starr	Sutton	Terrell
Travis	Trinity	Tyler	Uvalde	Val Verde	Walker	Waller
Washington	Webb	Williamson	Wilson	Zapata	Zavala	

**East / Central & West Texas County Guidelines:**

Building TIV	Deductible	Roof Valuation	Cosmetic Damage Exclusion
<b>\$0 - \$500,000</b>	\$2,500 / building	ACV Roof > 15 Years	Required
<b>&gt;\$500,000</b>	\$5,000 / building	ACV Roof > 15 Years	Required
<b>Any roof over 25 years</b>	5% / \$5,000 Min	ACV Roof > 15 Years	Required
<b>Attach AXIS 1011784 – Limitations on Coverage for Roof Surfacing to <i>ALL property policies in Texas</i></b>			

**STATE: LOUISIANA – All risks in Louisiana are ineligible****STATE: MARYLAND**

Distance to Coast	Construction*	Maximum TIV-Hab	Maximum TIV-Non Hab	Minimum Deductible
< ½ mile	Frame/JM/NC2	\$1,500,000	\$2,500,000	2% (min \$5,000)
½ mile – 1 mile	Frame/JM/NC2	\$3,000,000	\$5,000,000	2% (min \$5,000)
>1 mile – 5 miles	Frame/JM/NC2	\$5,000,000	\$5,000,000	1% (min \$5,000)
>5 miles	Frame/JM/NC2	\$5,000,000	\$5,000,000	\$5,000 minimum
< ½ mile	MNC or better	\$2,000,000	\$3,000,000	2% (min \$5,000)
< 5 miles	MNC or better	\$5,000,000	\$5,000,000	1% (min \$5,000)
>5 miles	MNC or better	\$5,000,000	\$5,000,000	\$5,000 minimum

For risks &lt; ½ mile:

- Maximum 10 locations per policy
- AOP Deductible:
  - For habitational risks, a per unit water damage deductibles for risks with more than 4 units and / or a water damage sublimit with a higher water damage deductible required
  - For any risk without 3 years prior loss runs, a water damage sublimit with a higher water damage deductible is required

**STATES: DELAWARE, NEW YORK**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$3,000,000	2% (min \$2,500)
> 1 mile – 5 miles	Frame/JM/NC2	\$5,000,000	1% (min \$2,500)
> 5 miles	Frame/JM/NC2	\$5,000,000	\$1,000 minimum
< ½ mile	MNC or better	Ineligible	N/A
< 5 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 5 miles	MNC or better	\$5,000,000	\$1,000 minimum

**STATES: NEW JERSEY**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$3,000,000	1% (min \$5,000)
> 1 mile – 5 miles	Frame/JM/NC2	\$5,000,000	1% (min \$5,000)
> 5 miles	Frame/JM/NC2	\$5,000,000	\$1,000 minimum
< ½ mile	MNC or better	Ineligible	N/A
< 5 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 5 miles	MNC or better	\$5,000,000	\$1,000 minimum

**STATES: ALL OTHER COASTAL STATES (EXCLUDING CA, OR, WA)**

Distance to Coast	Construction*	Maximum TIV	Minimum Deductible
< ½ mile	Frame/JM/NC2	Ineligible	N/A
½ mile – 1 mile	Frame/JM/NC2	\$3,000,000	2% (min \$2,500)
> 1 mile	Frame/JM/NC2	\$5,000,000	1% (min \$2,500)
> 20 miles	Frame/JM/NC2	\$5,000,000	\$1,000 minimum
< ½ mile	MNC or better	Ineligible	N/A
< 5 miles	MNC or better	\$5,000,000	1% (min \$2,500)
> 5 miles	MNC or better	\$5,000,000	\$1,000 minimum

\* NC2 is defined as light metal construction

**STATES OF ARKANSAS, KANSAS, MINNESOTA, MISSOURI, NEBRASKA**

Building TIV	Deductible	Roof Valuation	Cosmetic Damage Exclusion
\$0–\$499,999	\$2,500 min / occ	ACV roof > 20 years	Required on any metal roof
\$500,000 - \$999,999	\$5,000 min / occ	ACV roof > 20 years	Required on any metal roof
\$1,000,000 - \$1,500,000	\$10,000 min / occ	ACV roof > 20 years	Required on any metal roof
> \$1,500,000	1% / \$2500 min	ACV roof > 20 years	Required on any metal roof

**STATES OF COLORADO\*, AND OKLAHOMA\*\***

Building TIV	Deductible	Roof Valuation	Cosmetic Damage Exclusion
<b>\$0-\$500,000</b>	1%/\$2,500 min	ACV roof > 15 years	Required on any metal roof
<b>&gt; \$500,000</b>	2%/\$5,000 min	ACV roof > 15 years	Required on any metal roof
<b>Any roof over 25 years</b>	5%/\$5,000 min	ACV roof > 15 years	Required on any metal roof
<b>*Colorado guidelines include counties of Adams, Arapahoe, Baca, Bent, Boulder, Broomfield, Cheyenne, Crowley, Douglas, Elbert, El Paso, Jefferson, Kiowa, Kit Carson, Las Animas, Larimer, Lincoln, Logan, Morgan, Otero, Phillips, Prowers, Pueblo, Sedgwick, Washington, Weld, Yuma</b>			

**\*\* Attach AXIS 1011784 – Limitations on Coverage for Roof Surfacing to ALL property policies in Oklahoma**

## EXHIBIT #3: SOUTH CAROLINA EARTHQUAKE GUIDELINES

- Available in South Carolina only
- Maximum \$2,500,000 limit per account (limit may not exceed each individual Building, Personal Property or Business Income limit)
- Minimum deductible 2%, \$2,500 minimum (see masonry veneer exception below)
- Accounts with sublimit(s) attach forms:
  - CP 1045
  - DS06
- Accounts with full limit(s) attach forms:
  - AXIS 1012505
  - AXIS 1012506
- EQSL available only with earthquake – no monoline EQSL
  - Earthquake deductible applies to EQSL
  - EQSL is included within the same sublimit and annual aggregate as earthquake coverage
- Masonry Veneer available
  - If in Dorchester, Colleton, Charleston, Jasper and Beaufort counties minimum deductible must be 5%, \$2,500 minimum
  - EQ rate must be debited 20%

## EXHIBIT #4: WILDFIRE GUIDELINES

**Amwins Wildfire Tools must be used on all property risks in AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA and WY.**

- If Anchor Point Score  $\geq 40$  **AND** MapRisk  $\geq 80$  – Non-Renew/Decline
- If Anchor Point Score  $\geq 30$ , **OR** MapRisk  $\geq 60$  – send through to the referrals mailbox at [referrals.access@amwins.com](mailto:referrals.access@amwins.com)

Note, you will manually need to surcharge for higher exposures as these are not built into RTR

## EXHIBIT #5: LIQUOR LIABILITY GRADES BY STATE

State	Grade	Miscellaneous	State	Grade	Miscellaneous
AL	10	Ineligible	MO	0/4	
AK	8	Ineligible	MT	5	
AR	3		NE	3	
AZ	5		NV	0	
CA	3		NH	7	
CO	3		NJ	4	
CT	5		NM	5	
DE	0		NY	6	

<b>DC</b>	9	<b>Ineligible</b>	<b>NC</b>	6	
<b>FL</b>	3		<b>ND</b>	5	
<b>GA</b>	4		<b>OH</b>	4	
<b>HI</b>	7	<b>Ineligible</b>	<b>OK</b>	3/5	
<b>ID</b>	4		<b>OR</b>	4	
<b>IL</b>	3		<b>PA</b>	7	<b>Ineligible</b>
<b>IN</b>	5		<b>RI</b>	6	
<b>IA</b>	0/4		<b>SC</b>	6	<b>Ineligible</b>
<b>KS</b>	0		<b>SD</b>	0	
<b>KY</b>	3		<b>TN</b>	3	
<b>LA</b>	3		<b>TX</b>	6	
<b>ME</b>	4		<b>UT</b>	0/6	
<b>MD</b>	0		<b>VA</b>	0	
<b>MA</b>	6		<b>VT</b>	10	<b>Ineligible</b>
<b>MI</b>	5		<b>WA</b>	5	
<b>MN</b>	4		<b>WI</b>	2	
<b>MS</b>	4		<b>WV</b>	7	
			<b>WY</b>	5	

## EXHIBIT #6: FORMS

Mandatory all - Property, GL and Package:

FORM #	FORM NAME
IL0017	Common Policy Conditions
AXIS1011730	Minimum Earned Premium endorsement
TRIAOFFERDISCLOSURE0418	Policyholder Disclosure - Notice of Terrorism Insurance Coverage
TRIADECLINEDDISCLOSURE0115	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - <b>TRIA Declined</b>
TRIAPURCHASEDISCLOSURE0115	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - <b>TRIA Accepted</b>
AXIS105	Policyholder Notice
AXIS906	Policyholder Notice - Economic and Trade Sanctions (OFAC) - All states except DC, IN
AXIS106	Service of Suit
AXIS104	State Fraud Statement (mandatory for all states as listed on the form)
AXIS103	Surplus Lines Broker Statement
AXIS 909	Privacy Notice

MANDATORY PROPERTY – ALL CLASSES:

FORM #	FORM NAME
AXIS1011324	Aluminum Wiring Exclusion
IL0952	Cap On Losses From Certified Acts Of Terrorism (TRIA Accepted)
CP1075	Cyber Incident Exclusion
IL0953	Exclusion Of Certified Acts Of Terrorism (Tria Rejected)
CP0140	Exclusion Of Loss Due To Virus Or Bacteria (Except NY and MA)
AXIS1011323	Fully Earned Premium - Total Loss To Covered Property
AXIS1011364	Pre-Existing Damage Exclusion
AVAILABLE PROPERTY COVERAGE FORMS	
CPDS001000	Commercial Property Coverage Part Declarations Page
CP0010	Building And Personal Property Coverage Form

<b>CP0090</b>	Commercial Property Conditions
<b>CP1010</b>	Causes Of Loss - Basic Form
<b>CP1020</b>	Causes Of Loss - Broad Form
<b>CP1030</b>	Causes Of Loss - Special Form
<b>CP0017</b>	Condominium Association Coverage Form
<b>CP0018</b>	Condominium Commercial Unit Owners Coverage Form
<b>CP0030</b>	Business Income (And Extra Expense) Coverage Form
<b>CP0032</b>	Business Income (Without Extra Expense) Coverage Form
<b>CP0050</b>	Extra Expense Coverage Form
<b>CP0060</b>	Leasehold Interest Coverage Form
<b>AXIS1013060</b>	Protective Safeguard Endorsement (Vacant or Seasonal Buildings) – (required for vacant and seasonal properties)

**MANDATORY GENERAL LIABILITY – ALL CLASSES**

<b>FORM #</b>	<b>FORM NAME</b>
<b>SI222</b>	Asbestos Exclusion
<b>CGDS15</b>	Commercial General Liability Declarations
<b>CG0001</b>	Commercial General Liability Coverage Form
<b>SI223</b>	Cross Suits Exclusion
<b>SI224</b>	EIFS Exclusion
<b>CG2147</b>	Employment Related Practices Exclusion
<b>CG2107</b>	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited bodily injury exception not included
<b>CG2116</b>	Exclusion - Designated Professional Services
<b>CG2109</b>	Exclusion - Unmanned Aircraft
<b>AXIS1011319</b>	Failure to Comply with the American Disabilities Act Exclusion
<b>CG2167</b>	Fungi or Bacteria Exclusion
<b>SI226</b>	Lead Exclusion
<b>CG0033</b>	Liquor Liability Coverage Form (If Coverage Selected)
<b>CGDS03</b>	Liquor Liability Declarations (If Coverage Selected)



<b>AXIS1011622</b>	Marijuana/Cannabis Exclusion
<b>IL0021</b>	Nuclear Energy Liability Exclusion Endorsement
<b>SI229</b>	Silica Exclusion
<b>CG2149</b>	Total Pollution Exclusion Endorsement (CG2155 or CG2165 also available)
<b>AXIS1011960</b>	Controlled Substances Exclusion Endorsement (Required for Drug Stores)
<b>AXIS1013056</b>	AXIS1013056 Animal Exclusion – With Exception for Service / Emotional Support Animals (Required for Habitational)
<b>AXIS1011325</b>	Diving Board and Swimming Pool Slide Exclusion (Required for Habitational)
<b>CG2139</b>	Contractual Liability Limitation (GCL And Products) – (Required for Vacant Land, Vacant Buildings, Warehouses, Mini Warehouses)
<b>CG2144</b>	Limitation Of Coverage To Designated Premises Or Project (Required for LRO, Restaurants, Bars And Taverns, Vacant Land, Vacant Buildings, Warehouses)
<b>CG2104</b>	Exclusion – Products And Completed Operations (Required For Vacant Land, Vacant Buildings, Warehouses)
<b>CG2101</b>	Exclusion - Athletic or Sports Participants – (Required for Restaurants, Bars & Taverns)
<b>AXIS1011326</b>	Valet Parking Operations Exclusion – (Required for Restaurants, Bars & Taverns)
<b>AXIS1010412</b>	Fracturing Exclusion (Required for Vacant Land)
<b>AXIS1011621</b>	Real Estate Development Activities Exclusion (Required for Vacant Land)
<b>AXIS1011622</b>	Marijuana/Cannabis Exclusion – (Required for Vacant Land)
<b>CG2229</b>	Exclusion - Property Entrusted – (Required for Mini Warehouses)
<b>CG2138</b>	Exclusion - Personal and Advertising Injury – (Required for Warehouses)
<b>SI 181</b>	Assault, Battery and Abuse Amendatory Endorsement Required for vacant buildings (unless total exclusion AXIS 101 1748 applied)
<b>AXIS1011980</b>	Classification Limitation Endorsement (Truckers)

**State Specific - Mandatory - Property, GL and Package:**

STATE	Line	FORM #	FORM NAME
AR	All	AXIS 801 AR	Cancellation and Non-Renewal Endorsement - Arkansas
AR	All	AXIS AR 901	Important Information for Arkansas Policyholders
CA	All	AXIS CA 901	California Disclosure Notice Regarding Calculation Of Return Premium In Event Of Cancellation
CA	General Liability	SI 225	Habitational Exclusion
CT	All	AXIS 801 CT	Cancellation and Nonrenewal Endorsement - Connecticut

<b>FL</b>	Property	CP0125	Florida Changes
<b>FL</b>	Property	IL0255	Florida Changes – Cancellation and Non-Renewal
<b>GA</b>	All	AXIS 801 GA	Cancellation and Non-Renewal Endorsement - Georgia
<b>IA</b>	All	AXIS 801 IA	Cancellation and Nonrenewal Endorsement - Iowa
<b>ID</b>	All	AXIS ID 901	Important Notice For Idaho Policy holder
<b>IL</b>	All	AXIS IL 901	Illinois Consumer Notice
<b>IN</b>	All	AXIS 801 IN	Cancellation and Nonrenewal Endorsement - Indiana
<b>IN</b>	All	AXIS IN 901	Indiana Policyholder Notice
<b>LA</b>	All	AXIS LA 801	Cancellation and Nonrenewal Endorsement- Louisiana
<b>MA</b>	All	AXIS MA 901	Important Notice For Massachusetts Policyholders
<b>MA</b>	Property	CP0176	MA Loss Due to Virus or Bacteria
<b>ME</b>	All	AXIS ME 801	Cancellation and Nonrenewal Endorsement- Maine
<b>MI</b>	All	AXIS MI 901	Michigan Disclaimer Notice
<b>MS</b>	All	AXIS 801 MS	Cancellation and Non-Renewal Endorsement - Mississippi
<b>MT</b>	All	AXIS 801 MT	Cancellation and Non-Renewal Endorsement - Montana
<b>ND</b>	All	AXIS 801 ND	Cancellation and Non-Renewal Endorsement - North Dakota
<b>NE</b>	All	AXIS 801 NE	Cancellation and Non-Renewal Endorsement - Nebraska
<b>NY</b>	General Liability	SI233	Injury to Temporary Workers, volunteer Workers or Independent Contractors Exclusion
<b>NY</b>	General Liability	CG2153	Designated Ongoing Operations Exclusion
<b>NY</b>	Property	CP0178	NY Loss Due to Virus or Bacteria
<b>OK</b>	All	AXIS OK 801	Cancellation and Nonrenewal Endorsement- Oklahoma
<b>OK</b>	Property	AXIS 1011784	Limitations on Coverage for Roof Surfacing Endorsement
<b>PA</b>	All	AXIS 801 PA	Cancellation and Non-Renewal Endorsement - Pennsylvania
<b>SC</b>	All	AXIS 801 SC	Cancellation and Non-Renewal Endorsement - South Carolina
<b>SC</b>	All	AXIS 901 SC	Policyholder Notice / South Carolina Wind Deductible
<b>SC</b>	Property	AXIS 906SC	Notice to Applicant/Policyholder

<b>TX</b>	All	AXIS TX 901	Texas Notice
<b>TX</b>	Property	AXIS 1011784	Limitations on Coverage for Roof Surfacing Endorsement
<b>VA</b>	All	AXIS 801 VA	Cancellation and Non-Renewal Endorsement - Virginia
<b>VA</b>	All	AXIS VA 901	Important Information for Virginia Policyholders
<b>VT</b>	All	AXIS 801 VT	Cancellation and Non-Renewal Endorsement - Vermont
<b>VT</b>	All	AXIS VT 901	Vermont Notice - Civil Union
<b>WI</b>	All	AXIS WI 901	Wisconsin Notice to Policyholder

**TRIA:**

LINE OF BUSINESS	Form #	Form Name	Rule
All	TRIAOFFERDISCLOSURE0418	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage	All Policies
All	TRIAPURCHASEDISCLOSURE0115	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage - TRIA Accepted	Accept TRIA
All	TRIADECLINEDDISCLOSURE0115	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage - TRIA Declined	Reject TRIA
General Liability	CG2170	Cap On Certified Acts Of Terrorism	Accept TRIA
General Liability	CG2173	Exclusion Of Certified Acts Of Terrorism	Reject TRIA
Property	IL0952	Cap On Losses From Certified Acts Of Terrorism	Accept TRIA
Property	IL0953	Exclusion Of Certified Acts Of Terrorism	Reject TRIA

**OPTIONAL FORMS AND EXCLUSIONS:**

LINE OF BUSINESS	FORM #	FORM NAME
Property	CP1415	Additional Building Property
Property	CP1410	Additional Covered Property
Property	CP1219	Additional Insured - Building Owner
Property	CP1470	Building Glass- Tenants Policy
Property	CP1211	Burglary And Robbery Protective Safeguards
Property	CP1503	Business Income - Landlord As Additional Insured (Rental Value)
Property	CP1515	Business Income Report/Work Sheet

<b>Property</b>	AXIS1011363	Coastal Minimum Earned Premium
<b>Property</b>	AXIS1012013	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
<b>Property</b>	CP1201	Commercial Property Coverage Part Policy Changes
<b>Property</b>	CP0107	Condominium Additional Provisions
<b>Property</b>	CP0018	Condominium Commercial Unit-Owners Coverage Form
<b>Property</b>	CP0418	Condominium Commercial Unit-Owners Optional Coverages
<b>Property</b>	CP0415	Debris Removal Additional Insurance
<b>Property</b>	CP0329	Deductibles By Location
<b>Property</b>	AXIS1011774	Discharge From Sewer, Drain, Or Sump (Not Flood-Related)
<b>Property</b>	AXIS1012014	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
<b>Property</b>	CP0050	Extra Expense Coverage Form
<b>Property</b>	IL0401	Florida Sinkhole Loss Coverage
<b>Property</b>	CP0438	Functional Building Valuation
<b>Property</b>	CP0439	Functional Personal Property Valuation (Other Than Stock)
<b>Property</b>	CP1460	Leased Property
<b>Property</b>	CP0060	Leasehold Interest Coverage Form
<b>Property</b>	CP1036	Limitations on Coverage for Roof Surfacing
<b>Property</b>	AXIS 1011784	Limitations on Coverage for Roof Surfacing Endorsement (Mandatory in TX and OK)
<b>Property</b>	CP1218	Loss Payable Provisions
<b>Property</b>	IL 0108	Massachusetts Tenant Location Expense
<b>Property</b>	CP0425	Newly Acquired Or Constructed Property-Increased Limit
<b>Property</b>	CP1531	Ordinance Or Law - Increased Period Of Restoration
<b>Property</b>	CP0405	Ordinance Or Law Coverage
<b>Property</b>	CP1440	Outdoor Signs
<b>Property</b>	CP1510	Payroll Limitation Or Exclusion
<b>Property</b>	AXIS1011333	Property Enhancement
<b>Property</b>	CP0411	Protective Safeguards
<b>Property</b>	CP1056	Sprinkler Leakage Exclusion
<b>Property</b>	CP1033	Theft Exclusion (Required for Vacant Buildings)

<b>Property</b>	AXIS1011774	Theft Of Business Personal Property Sublimit Endorsement
<b>Property</b>	AXIS1012332	Total Roofing Exclusion Endorsement
<b>Property</b>	CP0417	Utility Services - Direct Damage
<b>Property</b>	CP0460	Vacancy Changes
<b>Property</b>	CP0450	Vacancy Permit
<b>Property</b>	CP1055	Vandalism Exclusion
<b>Property</b>	CP1035	Watercraft Exclusion
<b>Property</b>	AXIS1011971	Water Damage Sublimit and Deductible Endorsement
<b>Property</b>	AXIS1011362	Wind-Driven Rain Endorsement
<b>Property</b>	CP1054	Windstorm Or Hail Exclusion
<b>Property</b>	CP1053	Windstorm Or Hail Exclusion - Direct Damage
<b>General Liability</b>	CG2146	Abuse Or Molestation Exclusion
<b>General Liability</b>	CG2029	Additional Insured - Grantor of Franchise
<b>General Liability</b>	AXIS1011955	Aircraft, Auto or Watercraft Exclusion Endorsement
<b>General Liability</b>	CG2150	Amendment Of Liquor Liability Exclusion
<b>General Liability</b>	SI221	Amendment To Infringement Of Copyright, Patent, Trademark Or Trade Secret Exclusion
<b>General Liability</b>	AXIS1011332	Animal Exclusion (Total)
<b>General Liability</b>	SI181	Assault Battery and Abuse Amendatory Endorsement
<b>General Liability</b>	AXIS1011748	Assault, Battery, Abuse And Molestation Exclusion Endorsement
<b>General Liability</b>	CG2132	Communicable Disease Exclusion
<b>General Liability</b>	AXIS1013056	Animal Exclusion – With Exception for Service / Emotional Support Animals
<b>General Liability</b>	SI113	Designated Operations Exclusion - Residential Work
<b>General Liability</b>	CG0224	Earlier Notice of Cancellation Provided By Us
<b>General Liability</b>	CG0435	Employee Benefits Liability Coverage
<b>General Liability</b>	CG2100	Exclusion – All Hazards in Connection With Designated Premises Endorsement
<b>General Liability</b>	CG2135	Exclusion - Coverage C Med Pay

<b>General Liability</b>	CG2145	Exclusion - Damage To Premises Rented To You
<b>General Liability</b>	CG2294	Exclusion - Damage To Work Performed By Subcontractors On Your Behalf
<b>General Liability</b>	SI117	Exclusion - Day Care Centers Or Pre-School
<b>General Liability</b>	CG2153	Exclusion - Designated Ongoing Operations Endorsement
<b>General Liability</b>	CG2133	Exclusion - Designated Products (CGL And Products)
<b>General Liability</b>	CG2134	Exclusion - Designated Works (CGL And Products)
<b>General Liability</b>	CG2152	Exclusion - Financial Services Endorsement
<b>General Liability</b>	SI121	Exclusion - Punitive Or Exemplary Damages
<b>General Liability</b>	SI225	Habitational Exclusion (Mandatory in CA only)
<b>General Liability</b>	AXIS1011337	Hired and Non owned Auto Liability Endorsement
<b>General Liability</b>	SI233	Injury to Temporary Workers, volunteer Workers or Independent Contractors Exclusion (Mandatory in NY)
<b>General Liability</b>	CG2806	Limitation of Coverage to Insured Premises (Liquor Policies)
<b>General Liability</b>	SI172	Limitation of Limits of Liability (Liquor Liability Coverage)
<b>General Liability</b>	AXIS1011622	Marijuana/Cannabis Exclusion
<b>General Liability</b>	SI217	Notice of Cancellation to Designated Entity
<b>General Liability</b>	SI114	Operations Exclusion - Residential Work
<b>General Liability</b>	AXIS1011322	Overspray Exclusion Endorsement
<b>General Liability</b>	CG2001	Primary and Non-Contributory - Other Insurance Condition
<b>General Liability</b>	CG2407	Products/Completed Operations Hazard Redefined
<b>General Liability</b>	AXIS1011342	Residential Construction Operations - Coverage Limitations And Exclusions
<b>General Liability</b>	AXIS1011338	Roof Exclusion Endorsement
<b>General Liability</b>	SI112	Schedule of Locations
<b>General Liability</b>	SI109	Schedule of Named Insureds
<b>General Liability</b>	CG0440	Stop Gap North Dakota
<b>General Liability</b>	CG0441	Stop Gap Ohio

<b>General Liability</b>	CG0442	Stop Gap Washington
<b>General Liability</b>	CG0444	Stop Gap Wyoming
<b>General Liability</b>	SI 125	Subsidence Exclusion
<b>General Liability</b>	CG0205	Texas Changes Amend of Cancellation Provisions or Coverage Change
<b>General Liability</b>	AXIS1011737	Total Liquor Liability Exclusion Endorsement
<b>General Liability</b>	CG2165	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
<b>General Liability</b>	CG2155	Total Pollution Exclusion With A Hostile Fire Exception
<b>General Liability</b>	AXIS1012531	Trampoline or Jumping Devices Exclusion (mandatory for dwelling risks)
<b>General Liability</b>	CG2404	Waiver of Transfer of Rights of Recovery

**DEDUCTIBLE FORMS:**

LINE OF BUSINESS	FORM #	FORM NAME	STATE
<b>Property</b>	CP0320	Multiple Deductible Form (Fixed Dollar Deductibles)	ALL
<b>Property</b>	CP0329	Deductibles By Location	ALL
<b>Property</b>	AXIS1011328	Windstorm Or Hail Percentage And Dollar Deductible	ALL
<b>Property</b>	AXIS1011336	Named Storm Percentage And Dollar Deductible	ALL
<b>Property</b>	AXIS1011368	Per Unit Water Damage Deductible	ALL
<b>Property</b>	AXIS1011330	Florida Hurricane Percentage And Dollar Deductible - Each Hurricane (Residential Risks)	FL
<b>Property</b>	AXIS1011331	Windstorm Or Hail Percentage Deductible - South Carolina	SC

**EARTHQUAKE – SOUTH CAROLINA ONLY:**

LINE OF BUSINESS	FORM #	FORM NAME	STATE
<b>Property</b>	AXIS1012505	Earthquake and Volcanic Eruption Endorsement	SC
<b>Property</b>	AXIS1012506	Earthquake – Volcanic Eruption Coverage Supplemental Declarations	SC
<b>Property</b>	CP1045	Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)	SC

<b>Property</b>	CPDS061000	Earthquake - Volcanic Eruption Coverage Schedule (For use with Sub-Limit)	SC
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## EXHIBIT #7: CHANGE CONTROL

EDITION DATE	DESCRIPTION OF UPDATE
<b>4-4-18</b>	Original Effective 5/1/18
<b>6-5-18</b>	Various changes following the May 1, 2018 Underwriting RoundTable
<b>6-11-18</b>	<p>Wind &amp; Hail revisions</p> <p>Maximum TIV for Crime Score 8, 9, 10 revised</p>
<b>6-22-18</b>	<p>Availability of Stop Gap for OH, WA, WY and ND</p> <p>Clarified EIFS over frame or metal is treated as frame</p> <p>Added buildings on historic register should be written with functional replacement cost</p> <p>Clarified barrier island exposures x-wind are acceptable</p> <p>Confirmed condos with more than 25% of units rented should be rated as apartments</p> <p>Added that A&amp;B can be excluded or sub-limited</p> <p>Changed minimum AOP deductible for habitational risks to \$1,000 up to \$500K TIV</p> <p>Noted valet parking offered by outside firm must have garage liability and general liability</p> <p>Clarified designated premises CG 21 44 is not mandatory for caterers</p> <p>Eliminated the minimum \$250K sales for bars</p> <p>Clarified liquor supplement is only required if writing liquor</p> <p>Louisiana – eliminated requirement for cosmetic damage exclusion on all metal roofs</p> <p>Revised hail guidelines for AR, CO, KS, MN, MO, OK</p>
<b>9-10-18</b>	<p>Reduced minimum premium for package policies to \$750</p> <p>Reduced Minimum Premium for Liquor Liability to \$500 (if liquor receipts &lt; \$65,000)</p> <p>Reduced GL rate for swimming pools in Florida</p> <p>New credits for updated roofs</p> <p>Revised guideline for new purchased habitational risks without loss runs</p> <p>Removed additional insured requirements for habitational risks managed by property managers</p> <p>Pollution exclusion forms CG2155 and CG2165 now available in addition to CG2149</p> <p>Products / Completed Operations Hazard Redefined CG2407 now available</p> <p>Added requirement for A&amp;B sublimit on LRO in Crime 8-10 if occupied by a bar / tavern tenant</p> <p>Off campus student housing is a referral to AXIS (if approved, an A&amp;B sublimit will be required)</p>



Clarified signed acceptance / rejection form for TRIA is not required

Clarification of ineligible risks:

- Risks expiring with AXIS Insurance or AXIS Surplus through other distribution (no BOR)
- Stab Lok wiring is ineligible
- Woodworking operations or occupancies are ineligible (including LRO)
- Trampoline parks are ineligible for General Liability (including LRO)
- Individual named insureds are ineligible for hired and non-owned auto
- Non-Profit Organizations that are solely accountable to donors, fundraisers, volunteers, or program recipients are not eligible for general liability.
- Special event coverage is not available

Added limit options and rates for Assault & Battery and Wind Driven Rain for reference.

Various formatting changes for ease of use

Corrected Table of Contents with hyperlinks to page references

Moved ineligible list to beginning of document

Added details for referral handling

Added a simplified Minimum Premium table:

- Revised Package Minimum: \$750
- Clarified Liquor Minimums

Consolidated all prior loss requirements in a single section

Added table for available Additional Insured Options and Charges

New requirement that risks in the 5 Boroughs of New York are ineligible

South Carolina Earthquake – Increased Limit to maximum \$2.5M

Property:

Identified new and existing Options and Enhancements and Guidelines

- Discharge from Sewer, Drain or Sump AXIS 101 774
- Outdoor Signs (if not using property enhancement) CP1440
- Building Glass – Tenants Policy CP1470
- Utility Services CP0417
- Theft Sublimit AXIS 101 1796
- Limitations on Roof Surfacing AXIS 1011784
- Agreed Value and No Coinsurance options with appraisal

Reduced BPP limit to \$250,000 if theft is included without a central station alarm

Removed mandatory Sprinkler Leakage Exclusion

Added table with details of Property Enhancement Form coverages and limits

General Liability:

Identified new and existing Options and Enhancements and Guidelines

- Total Policy General Aggregate (per location aggregate) SI 105
- Dangerous Animal Exclusion – Non-Service AXIS 1011 334 (re-named)
- Assault, Battery, Abuse and Molestation Exclusion Endorsement AXIS 1011 737

Revised forms for NY Risks

Added Blanket Additional Insured for Caterers, Interior Decorators and Vending Machine classes only.

Identified available exclusions and limitations for Property and General Liability

Habitational

- Added Off Campus Housing- referral instructions (on Campus Housing remains ineligible)

4/15/19

- Removed minimum per square foot requirement table – added risks less than \$65 / square foot are ineligible unless referred with appropriate documentation of valuation
- Added guideline that apartments being converted to condos are prohibited

#### Restaurants, Bars and Taverns

- Combined guidelines for Restaurants, Bars and Taverns in a single section
- Clarified acceptable entertainment- piano player, small group, background music (no dancing, DJ, music venues, lounges )
- Added table clarifying Assault & Battery Options and requirements
- Added Caterer Class

#### Vacant Buildings

- Revised to allow up to 24 months vacant at policy inception, one renewal permitted unless approved by AXIS
- Revised TIV to a maximum of \$3M subject to referral for higher values
- Cosmetic renovations up to 50% of total building value
- Clarification of required forms

#### Clarifications

- Clarified ineligible wiring panels and devices
- Added all eligible class codes
- Added detail on additional coverages
- Added forms listing
- Clarified ineligible occupancies
  - Hookah Bars
  - Hot Work, Welding or Woodworking Exposures

#### Updated Designated Over Authority Underwriters

#### Simplified State Level guidelines for Wind, Tornado and Hail

#### Added:

- Florida Sinkhole Guidelines
- Triple Net Lease is acceptable for sole occupancy tenants only
- No Ordinance and Law to be provided for buildings over 35 years old without updates.
- Silos are ineligible
- Distilleries or Micro distilleries are ineligible
- Risks with activities requiring a signed waiver or release form are ineligible
- Signed TRIA Accept / Reject form available
- Water Damage Sublimit form available
- Policies with terms less than 6 months must be fully earned

#### Removed:

- Use of Property Enhancement Endorsement no longer requires BPP coverage

#### Revised:

- Restaurant, Bar, Tavern risks in crime score 1-7 with > 75% liquor eligible for A&B Sublimit up to \$100K/\$300K
- Wind and Hail guidelines revised for AR, DE, KS, LA, MD, MN, MO, NE, NJ, NY

#### Clarified:

- Agreed Value and No Coinsurance options apply to building coverage only
- Accounts under renovation require updated loss control at renewal or upon completion of renovation work
- Any occupancies or operations requiring dust collection are ineligible
- Habitational risks < \$65 per square foot are ineligible for Replacement Cost Valuation
- Parking for shopping centers should be separately classified and rated
- Assault & Battery sublimit or exclusion required for GL on vacant buildings

9/1/19

1-1-20

## Added

- Guidelines for Truckers General Liability
- New form AXIS 1012332 Total Roofing Exclusion Endorsement including a requirement to add the Roof Exclusion for roofs 35 years or older
- New form AXIS 1011971 Water Damage Sub-Limit and Deductible Endorsement
- Mobile Home Parks added to Manufactured housing communities as ineligible
- New Habitational Guidelines including
  - Reduction in # units eligible to 150
  - Revised referral requirements
  - Revised new purchase requirements when loss runs are not available
  - Additional guidelines for off campus student housing (continues to be referral to AXIS)
  - Added guidelines for Texas Habitational Property – Water Damage
  - Revised guidelines for application of Assault & Battery
  - Added guidelines that apply when the insured provides security at the premises
- Manufacturing, distribution or retail exposures of electronic cigarettes (e-cigarette) related vaping liquids and cartridges and other vaping related devices are ineligible for property and liability
- Added CG2028 Additional Insured – Lessor of Lead3es Equipment as an available Additional Insured option

## Revised

- Revised list of approved over authority underwriters
- Buildings 35 years or older must be written ACV unless fully updated and verified by inspection
- The Total Policy General Aggregate (Per Location Aggregate) is not available for restaurant, bar and tavern exposures
- Property deductibles over \$25,000 must be referred to AXIS

## Clarify

- Armed security is ineligible
- Premium charge may be waived for use of Assault & Battery sublimit in crime score 1-5 if form is not otherwise required for the exposure
- Clarified intended usage of Building Glass – Tenants Policy CP 1470 and requirement that the minimum deductible is the same or higher than the property deductible

12-15-20

## Added

Eligibility for accounts with total TIV up to \$7.5M  
 Water Damage Sublimit and Deductible Endorsement available AXIS 101 1971  
 Definition and requirements for gut rehab property  
 Eligibility for condos rented to others and short-term rentals  
 Added eligibility for brewery or brew pub operations under RBT  
 Added eligibility for BYOB operations – beer and wine only  
 Availability of CP 14 10 Additional Covered Property with referral to AXIS  
 Valet Parking Operations Exclusion is mandatory for RBT risks  
 Oxygen bars and Alcohol Without Liquid (AWOL) is ineligible  
 Communicable Disease Exclusion CG 21 32 mandatory for all General Liability  
 Mobile Home exposures are ineligible  
 Above ground swimming pools are ineligible for General Liability  
 Approved habitational risks over 150 units require an A&B sublimit  
 Habitational Exclusion required on all California habitational risks  
 For LRO and RBT, any operations open past 2 am are ineligible  
 Risks with more than 2 pool tables / pool halls require an A&B sublimit up to \$100/300K

## Revised

Habitational risks with four or more stories require a second means of egress  
 Truckers GL Minimum premium reduced to \$500  
 Wind guidelines for state of Maryland  
 Revised A&B limits available for habitational risks  
 Charge for Increased Damage to Premises Rented to \$300,000 limit increased to \$300  
 Minimum premium for package General Liability and Total Minimum increased

## Clarify

Other than vacant buildings, referrals approved by AXIS are considered approved for 2 subsequent renewals, unless risk exposure has materially changed

Various clarifications to general ineligible classes including those operations eligible as LRO

Clarified LRO tenant occupancies and operations; including guidelines for Auto Repair, Churches, Convenience Stores, CBD stores, Nursing Homes / Assisted Living and Schools

Warehouse operations with any type of manufacturing or processing operations are ineligible

Clarified Protective Safeguard requirements for RBT with commercial cooking

Availability of the Coastal Minimum Earned endorsement

Coverage for Outdoor Signs up to \$35K via form CP 14 40 (coverage under the Property Enhancement will not apply when CP 14 40 is added to the policy)

Form and underwriting requirements for South Carolina Earthquake including Masonry Veneer

Option to accept or reject TRIA is provided for new and renewal business only with exception for mid-term lender changes

## Added:

- New business property moratorium for habitational risks in Cook County, Illinois
- All habitational property risks in crime scores 8-10 are ineligible (new and renewal)
- Minimum dwelling limit \$100,000
- Habitational risks subject to \$75 / sq ft min (RCV) and \$50 / sq ft min (ACV)
- All Jacksonville FL apartments and condos require a \$25/50K A&B sublimit
- Eligibility for LRO risks with marijuana / cannabis tenant exposures
- Included definitions for structural and cosmetic renovations
- Buildings > 75,000 square feet are a referral to AXIS
- Guidelines for Snow and Ice Removal exposure
- Buildings with solar panels are ineligible
- Risks with more than 20 locations are a referral to AXIS
- Minimum Receipts for Bars \$125,000
- RBT risks in SC and PA ineligible if >50% liquor, any sports bars and any operations open past 11:00 pm
- Drive through liquor service ineligible (including Daquiri Bars)
- Trampoline or Jumping Device Exclusion mandatory for dwelling risks
- A&B Guidelines for LRO with bar, pool hall or liquor store tenants
- LRO exposures with Hookah lounge tenants are ineligible
- Named Storm deductible requirements
- Cyber Incident Exclusion is mandatory for all property policies
- Policyholder Notice for South Carolina Wind as mandatory for SC property risks with a separate deductible for Hurricane, Named Storm or Wind / Hail
- New form AXIS 101 3060 Protective Safeguards Endorsement (Vacant and Seasonal Buildings)
- Vacant risks that are condemned or scheduled for demolition are ineligible
- Vacant properties in the name of the GC and / or Developer or where GC or Developer remains on the board are ineligible

## Removed:

- Removed the Florida Calendar Year Deductible AXIS 101 1329 and Advisory Notice AXIS 101 1335 from eligibility – no longer available
- Total Policy General Aggregate (per location aggregate) SI 105 no longer available

## Revised:

- Eligibility, deductibles, and credit authority for certain coastal areas
- Revised New Jersey wind guidelines
- Revised minimum premium for liquor liability
- A&B guidelines for habitational risks in FL 51 to 150 units
- Guidelines for vacant buildings to address use of the Vacancy Permit, Protective Safeguards and Exclusion requirements
- List of Amwins Over Authority Underwriters
- Tangipahoa Parish LA south of I – 12 is subject to tier 2 guidelines
- Florida "All Other Counties" minimum deductible increased for Frame/JM/NC2 to 5% for risks ½ - 1 mile from the coast

## Clarified:

- Any Cannabis / Marijuana operations or any Named Insured / Additional Insured in the cannabis business is ineligible including dispensary operations, growers, or extractors.

1/1/2022

This includes any Vacant buildings, Vacant land, LRO or other exposures where any insured is in the cannabis / marijuana business.

- Risks with Federal Pacific FPE Panels are ineligible
- No midterm endorsements to remove wind coverage midterm or add midterm wind coverage during wind season
- Wind driven rain is not available when wind and hail is excluded
- Tire warehousing exposures are ineligible (operations or LRO)
- Protective Safeguard requirements for habitational risks
- Policies with both apartment / dwelling exposures and condo exposures should have both CP 00 10 and CP 00 18
- Risks with liquor liability require a liquor liability supplemental application

#### Added

FL – Bay, Duval and St Johns counties are on a property new business moratorium  
 AL – Baldwin county is on a property new business moratorium  
 Minimum \$ / sq foot added for all occupancies  
 Expanded exposures for RBT that are eligible for property only  
 New RBT requirement that sales and liquor exposure must be validated annually

#### Revised

LA: Minimum wind deductible for Jefferson and Orleans parishes is 5% (min \$5000)  
 Vacant Buildings: Reduced minimum deductible to \$2,500 for values less than \$1M  
 New Animal Exclusion AXIS1013056 (lists breeds) replaces AXIS1011334  
 Consultants are no longer eligible for liability  
 LRO – martial arts studio occupancies are eligible

4-13-2022

#### Clarify

Updated Underwriters pricing / credit authority. This supercedes all prior instruction.  
 No Personal Lines or Homeowners business is permitted  
 Challenger Electircal Panels are ineligible  
 Supplemental applications are required for Habitational, LRO, RBT (including Liquor if applicable) and Vacant Buildings  
 When named insured is in a different state than locations, referral not required if location states are contiguous with the mailing address  
 LRO with multiple occupancies are to be rated using the highest rated property class  
 Parking lot class codes are not to be used stand alone

#### Added

- Louisiana property and liability exposures are no longer eligible effective 9/1/22 for new business and 11/1/22 for renewals
- Florida Liability is no longer eligible effective 9/1/22 for new business. Monoline renewals ineligible effective 11/1/22 and package policies effective 1/1/23
- Liquor Liability no longer available in South Carolina or Pennsylvania (AK, AL, DC, HI and VT also ineligible per prior guidelines)
- Wildfire Guidelines added
- Cannabis Exclusion is now mandatory on all liability risks (AXIS 101 1622)
- A&B requirements for LRO risks with Check Cashing or Bail Bond tenants added
- Cannabis Lounges are ineligible
- Subsidized housing is a referral to AXIS
- Sober living facilities are ineligible

9-10-22

#### Revised

- Clarified building update requirements for buildings over 35 years old
- Massachusetts Tenant Location Expense form is now optional
- Hospital, Ambulatory, Surgical, Dialysis and Medical Centers are eligible for property (GL ineligible)

#### Removed

- FL and LA specific guidelines removed due to changes in eligibility
- Eliminated requirement for LRO with cannabis dispensary tenants to carry Products Coverage (due to mandatory Cannabis Exclusion)

