



bhhc.com 800.488.2930
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Berkshire Hathaway
HOMESTATE COMPANIES




COMMERCIAL PROPERTY HIGHLIGHTS

BHHC HIGHLIGHTS

- Available in 47 states
- More than 150 classes available
- Online rating capabilities
- Competitive commissions (up to 22.5% when you rate online)
- Direct Bill available
- A++ (Superior) financial strength rating from A.M. Best (as of January 6, 2022)

TARGET CLASSES

- Vacant Commercial & Residential properties
- Rental properties (including secondary vacation homes, Airbnb & VRBO)
- Auto/Tire Related Classes
- Remodeler's Risk: Properties undergoing remodel or renovation
- Cannabis & Hemp Operations (warehouses, growing operations, dispensaries)
- Light to Medium Manufacturing
- Warehouses/Mini Storage
- And many more; please refer to our Appetite guide for more target classes!

SUBMITTING BUSINESS

- Submit online for up to 22.5% commission!
- You can submit via our Express Dwelling Rater (for vacant and rental dwellings) or Commercial Property Rater, available after logging in at bhhc.com
- Direct all classes not eligible for online rating to property@bhomestate.com

GENERAL GUIDELINES

- ✓ \$1,000 minimum premium per policy
- ✓ No minimum earned premium on most policies
- ✓ All protection classes (including 9 & 10) acceptable
- ✓ Up to \$50 million TIV per location
- ✓ No minimum or maximum number of properties per policy
- ✓ No age restrictions (eligibility/coverages may be limited)

MID-TERM ENDORSEMENTS

- ✓ Submit endorsement requests to bhservices@bhomestate.com
- ✓ Manage Your Policy
 - Access Manage Your Policy via the services menu after logging in to bhhc.com
 - Request policy changes in 30 seconds or less
 - Fast turnaround times
 - Reference MYP flyer for additional info/FAQs

EXPOSURES TO AVOID

- ✗ Apartments exceeding 4 units
- ✗ Condos exceeding 12 units
- ✗ Ground-up builders risk
- ✗ Coastal exposures (check zip code eligibility online at bhhc.com)
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/Homeowners
- ✗ Specialized care facilities
- ✗ TX, FL & HI risks
- ✗ Hotels/Motels
- ✗ Sawmills