



 [bhhc.com](http://bhhc.com)  800.488.2930  
 [property@bhomestate.com](mailto:property@bhomestate.com)

**Berkshire Hathaway**  
HOMESTATE COMPANIES



## EXPOSURES TO AVOID

- ✗ Air supported domes
- ✗ Aluminum/knob & tube wiring
- ✗ Apartments exceeding 4 units/building
- ✗ Coastal exposures (check zip code eligibility online at [bhhc.com](http://bhhc.com))
- ✗ Condos exceeding 12 units/building
- ✗ FL & HI risks
- ✗ Ground-up builders risk
- ✗ Hotels/motels
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/homeowners
- ✗ Properties with unrepaired damage
- ✗ Sawmills
- ✗ Specialized care facilities (addiction treatment/recovery, halfway houses, mental health, group homes)
- ✗ Wineries

## GENERAL GUIDELINES

- ✓ \$1,000 minimum premium per policy on most classes
- ✓ 25% minimum earned premium on most policies
- ✓ All protection classes (including 9 & 10) acceptable (eligibility/coverages may be limited)
- ✓ Up to \$50 million TIV per location (no max TIV per policy)
- ✓ No minimum or maximum number of properties per policy
- ✓ Duplexes, Triplexes, Quadplexes acceptable

## SUBMITTING BUSINESS

- Submit online for up to 25% commission
- Express Dwelling Rater available for vacant and rental dwellings
- Single Occupancy Property Rater available for many other classes
- Desk submissions can be sent to [property@bhomestate.com](mailto:property@bhomestate.com)
- A supplemental application is required for certain classes, including all cannabis and hemp, and all classes requesting garagekeepers
- Log in to [bhhc.com](http://bhhc.com) and navigate to the "Applications" tab for supplemental applications or the "Raters" tab to access the property raters listed