



# COMMERCIAL PROPERTY TARGET CLASSES

## ONLINE TARGET CLASSES



## HOW TO SUBMIT

### VACANTS/RENTALS

- Vacant Commercial Properties
- Vacant Residential Properties
- Rental Dwellings (up to 4 units/building)
- Airbnb/VRBO
- Chalet/Mountain Rentals
- Properties undergoing remodels/renovations
- Secondary/Vacation Homes
- Student Housing

### CONDOMINIUMS

- Up to 12 units per building
- As low as 5% wind/hail deductible
- GL not available for HOAs, Condo Associations, or similar

### WAREHOUSING

- Mini Storage

### CHILD DAY CARES

These classes must be submitted through our online property rater at [bhhc.com](http://bhhc.com).

Use the Express Dwelling Rater for vacant and rental dwellings, and the Commercial Property Rater for other commercial properties.

Please note, schedules greater than 20 locations should be emailed.

## EMAIL TARGET CLASSES



## HOW TO SUBMIT

### 21+ LOCATION DWELLING SCHEDULES

- Schedules of vacants, rentals, condos, etc with 21 or more locations

These classes must be emailed to [property@bhhomestate.com](mailto:property@bhhomestate.com) at least three weeks prior to the effective date. Please include the following:

- ✓ Acord 125
- ✓ Acord 140 or equivalent
- ✓ Acord 126 if requesting GL consideration
- ✓ Rent rolls/tenant lists
- ✓ For condo associations and similar, we require the loss history to be provided in advance.

Incomplete submissions may be declined.

## GENERAL GUIDELINES

- ✓ No minimum earned premium on most policies
- ✓ No minimum or maximum number of properties per policy
- ✓ No age restrictions (eligibility/coverages may be limited)

## EXPOSURES TO AVOID

- ✗ Apartments > 4 units
- ✗ Condos > 12 units
- ✗ More than \$30 million TIV at any one location
- ✗ Builders risk
- ✗ Coastal exposures (check zip code eligibility online at [bhhc.com](http://bhhc.com))
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/Homeowners
- ✗ Specialized care facilities
- ✗ CA, TX, FL & HI risks
- ✗ Hotels/Motels
- ✗ Sawmills

**Berkshire Hathaway**  
HOMESTATE COMPANIES



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