



bhhc.com 800.488.2930
property@bhhomestate.com

Berkshire Hathaway
HOMESTATE COMPANIES

COMMERCIAL PROPERTY APPETITE

TARGET ONLINE CLASSES

All classes below must be submitted through our Express Dwelling or Commercial Property Rater at bhhc.com. Benefits of online rating include:

- Commissions up to 22.5%
- Simple "Yes/No" eligibility questions
- Bind coverage online
- Price-As-You-Go rating displays premium as the risk is entered

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*

AUTOMOTIVE

GK/GL are available on many automotive classes. Coverage varies by state. Speak to your marketing rep to learn more.

- Auto Dealerships
- Auto Parts & Supplies Stores
- Auto Repair & Body Shops
- Auto Salvage & Dismantling
- Auto Storage
- Tire Dealers & Storage

MANUFACTURING

- Machine Shops

LEISURE

- Restaurants*
- Roller Rinks
- Sports Bars & Taverns

WAREHOUSING

- Mini Storage*

OTHER TARGET CLASSES

- Airport Hangars
- Banks*
- Banquet/Event/VFW Halls*
- Bed & Breakfast Inns*
- Camp Properties
- Day Care Centers
- Mixed Use*
- Offices*
- Property in Receivership or Trust*
- REO* & Forced Placed

*Premises GL Available

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)

LESSOR'S RISK ONLY

BHHC can consider a wide variety of Lessor's Risk exposures. These may consist of one or more of any eligible classes listed in this guide. Follow this guide to determine whether to submit a single occupancy LRO online or via email. Any risk with multiple occupancy types should be submitted to our desk team for review. Availability of GL will be determined based on the composition of the tenants.

LIMITED DESK APPETITE

Only the classes below will be accepted via desk submission to property@bhhomestate.com.

- Cannabis/Hemp Operations
- Warehouses*
- Light to Medium Manufacturing
- Strip Malls*
- Retail & Habitational*
- Gym/Fitness Centers
- Vacant/Occupied Dwelling Schedules with 20+ buildings

*Premises GL Available

DESK SUB REQUIREMENTS

Incomplete submissions will not receive priority review. For the quickest turnaround times, please include all of these requirements:

- Acord or similar application
- Pricing expectations
- Diagram and pictures (required upon binding)
- A supplemental application is required for certain classes, including all cannabis and hemp, and all classes requesting garagekeepers. Log in to bhhc.com and navigate to the "Applications" tab.

EXPOSURES TO AVOID

- ✗ TX, FL, HI risks
- ✗ Apartments - no more than 4 units/building (vacant apartments OK)
- ✗ Ground-up builders risk
- ✗ Coastal exposures
- ✗ Nursing Homes/ Assisted Living
- ✗ BOPs with national standard line carriers that are being renewed
- ✗ Sawmills
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Primary residence/ Homeowners
- ✗ Hotels/Motels