



# COMMERCIAL PROPERTY



## GENERAL GUIDELINES

- \$1,000 minimum premium per policy
- No minimum earned premium
- All protection classes (including 9 & 10) acceptable
- Up to \$50 million TIV per location
- No minimum or maximum # of properties per policy
- Properties up to 150 years old considered

## TARGET ONLINE CLASSES

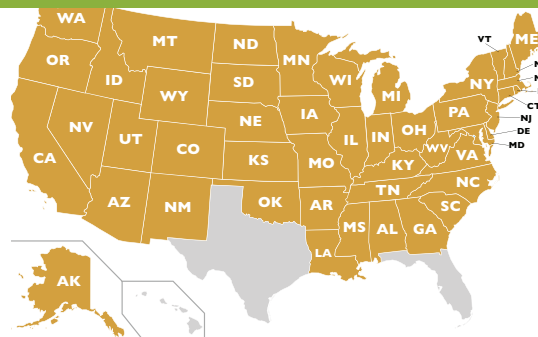
Log on to our secure online rater through our agency portal at [www.bhhc.com](http://www.bhhc.com) to rate for higher commission. Benefits of online rating include:

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

- |  |   |
|--|---|
| • Vacant Commercial Properties*        | • Camp Properties                         |
| • Vacant Residential Properties*       | • Chalet/Mountain Rentals*                |
| • Rental Dwellings*                    | • Day Care Centers                        |
| • Airport Hangars                      | • Machine Shops                           |
| • Automobile Dealerships               | • Nursing Home/Assisted Living Facilities |
| • Automobile Parts and Supplies Stores | • Offices*                                |
| • Automobile Repair & Body Shops       | • Poultry                                 |
| • Automobile Salvage and Dismantling   | • Property in Receivership or Trust       |
| • Automobile Storage                   | • REO* & Forced Placed                    |
| • Banks*                               | • Restaurants*                            |
| • Banquet Halls*                       | • Senior Citizen Centers                  |
| • Bed & Breakfast Inns*                | • Sports Bars & Taverns                   |
- \*Premises GL Available*

Refer to our Target Online Classes handout for a full listing of over 64 classes available to rate online at [bhhc.com](http://bhhc.com)

## COMMERCIAL PROPERTY AVAILABLE IN THESE STATES



## OTHER TARGET CLASSES

Submit these classes to [property@bhhc.com](mailto:property@bhhc.com) today! Submission requirements include:

- Acord or similar application
- Diagram and pictures (required upon binding)
- 3 years of loss history (required upon binding)
- Target price
- Supplemental applications

- |   |  |
|---|--|
| • Cannabis Operations (legalized states only) | • Properties undergoing remodels/renovations |
| • Deductible Buy Downs                        | • Recycling Operations                       |
| • Lessor's Risk Only                          | • Strip Malls                                |
| • Light to Medium Manufacturing               | • Warehouses*                                |
| • Mini Storage*                               | • Woodworking                                |
| • Multiple Occupancy                          | <i>*Premises GL Available</i>                |

## EXPOSURES TO AVOID

- |  |                                 |
|--|---------------------------------|
| • Apartments—no more than 4 units/ building (vacant apartments acceptable) | • Ground-up builders risk       |
| • BOPs with national standard line carriers that are being renewed         | • Coastal exposures             |
|  | • Occupied churches             |
|  | • Pallet manufacturing          |
|  | • Primary residence/ Homeowners |
|  | • TX, FL & HI risks             |



**Berkshire Hathaway** [property@bhhc.com](mailto:property@bhhc.com)  
**HOMESTATE COMPANIES** (800) 488-2930 • [www.bhhc.com](http://www.bhhc.com)

Berkshire Hathaway Homestate Insurance Company • Brookwood Insurance Company  
 Continental Divide Insurance Company • Cypress Insurance Company • Oak River Insurance Company  
 Redwood Fire and Casualty Insurance Company

Property product & online property rater may only be available on a non-admitted basis in certain states.