



## CORE TARGETED RISKS

### OCCUPANCIES:

- Restaurants
- Hotels/Motels
- Habitational
- Retail Shops
- Mercantile Buildings
- Office Buildings
- Parking Garages

↖  
Most  
competitive  
classes of  
business

### FLOOD ZONES/AREAS:

- Positively Elevated A and V Zones
- Inland/non-surge exposed B, C and X Zones
- Full value limit options where the Building or BPP RCV is greater than NFIP limits of \$500,000

## INELIGIBLE RISKS

- Standalone Business Personal Property (BPP) or Standalone Business Interruption
- BPP and BI risks not written in conjunction with Buildings (unless leaseholder's Improvements and Betterments)
- Structures not a permanent or fixed foundation OR partially or entirely over water
- Container type structures/buildings
- Any risk with existing or unrepaired flood damage
- Docks, Houseboats, Marinas, and Manufactured or Mobile Homes
- CBRA Zone Risks and/or Risks located in a FEMA Floodway
- Business Income coverage for:
  - Amusement Parks – Auditoriums/Arenas – Casinos – Cement Plants
  - Chemical/Fertilizer Risks – Pharmaceuticals Manufacturing Plants

## NON-CORE RISKS

### OCCUPANCIES:

- Breweries/Distilleries/Wineries
- Food Processing
- Night Clubs
- Heavy Business Interruption Risks
- Manufacturing Risks
- Museums
- Woodworkers

### FLOOD ZONES/AREAS:

- Very coastal or surge exposed risks that are not designated as V Zones
- Negatively Elevated (relative to BFE) risks
- History of prior losses

## PROGRAM HIGHLIGHTS

- Standalone Commercial Flood Coverage
- Eligibility Targets
  - 10 Locations and fewer
  - \$5M Maximum TIV in 5 mile radius
  - Building TIV \$2.5M and lower
  - For Habitational Locations: (Apartments, Condominiums and Multi-Family)
    - 5 Buildings or fewer per Location
    - Location TIV \$3.5M and lower
- No Elevation certificate required
- Carrier rated A.M. Best – A (Excellent) and A+ (Strong) from Standard & Poor's

\* Risks outside above eligibility can be considered under other risksmith programs

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