

# VENTUS PRIME

## COMMERCIAL PROPERTY COVERAGE

Required in submission:

- SOV
- Acord application
- Loss runs

### TARGET RISKS:

- Apartments
- Condominiums
- Assisted Living
- Offices
- Lessors Risks
- Retail
- Educational Institutions
- Churches
- Warehouse (No Manufacturing)
- Hotel
- Restaurant

### Target TIV:

Up to \$10 Million

### Minimum Premium:

\$10,000

### Geographic Footprint:

All coastal states Texas to Maine  
(Tier 1 and Tier 2)

**Cause of Loss:** Special

### Deductibles offered:

3% NS

### AOP:

\$5K

### AOW:

\$25K

### Coinsurance:

Agreed amount

### Ord/law:

Full A with BC combined 5%

**Equipment Breakdown:** Included

**Property Enhancement Endorsement:** Included

**Sinkhole:** Florida risk included

**Sinkhole rating 5 or higher:** Excluded

**Terrorism:** Option to purchase

## Target occupancies by construction

	Occupancy	Fire resistive	MNC	NC	JM	Frame
	Consumer	X	X	X	X	**
	Education	X	X	X	X	**
	Condo	X	X	X	X	**
	Apartment	X	X		**	Red
	Industrial (no manufacturing)	X	X	X	X	**
	Leisure	X	X	X	X	**
	Lessor Risk	X	X	X	X	**
	Hospitality	X	X	X	**	**
	Office	X	X	X	X	**
	Public Entity	X	X	X	X	**
	Retail	X	X	X	X	**
	Service	X	X	X	X	**

Color Legend:	
X	Competitive
**	Sometimes competitive/ N/A
Red	Not a target occupancy/ construction

### Non-Target occupancies/ classes

Bowling alleys (built prior to 2000)  
 Frame Apartments  
 Computer Stores/ Electrical good stores (unless theft of contents is excluded)  
 Fireworks  
 Silo/ Barns  
 Marinas, Piers, Docks and Wharves – (Except when part of a waterfront building schedule)  
 Manufacturing  
 Night clubs/ adult entertainment  
 Recycling  
 Monroe County  
 Mobile Homes, unless office trailers or other commercial use  
 Woodworkers  
 Non-CAT  
 Historical Registry  
 Built prior to 1920  
 Builders Risk  
 BPP, I&B or BI only risks  
 Single Family Dwellings  
 Cold Storage  
 Section 8 or subsidized housing