

# Habitational Properties

## ELIGIBLE FOR BUSINESSOWNERS POLICY SUPPLEMENTAL APPLICATION REQUIRED

Habitational Quick Reference Chart

PROHIBITED	REFER TO COMPANY
Frame (non-sprinklered) protection class 9	Frame (sprinklered) protection class 9
Frame (non-sprinklered) protection class 1-8 >\$500,000	Frame (sprinklered) protection class 1-8 >\$500,000
Other than frame, protection class 9 >\$500,000	Other than frame, protection class 1-8 >\$1,000,000 Note: >\$3000,000 requires pre-inspection
>3 stories	>20 units

### CONTEMPLATES:

- Buildings occupied for habitational purposes, including mixed occupancies (office and/or mercantile).  
Where 75% or more of the total square footage is habitational. Less than 75% may be eligible under a different BU class or CP program. Apartment buildings with three or more units.  
Buildings constructed within last 50 years. If older, refer to underwriting.  
Also, may be eligible for CPP.
- Updates must have been made within last 30 years to plumbing, heating, electrical systems.
- Twenty (20) or less units. **Refer to underwriting if more than 20.**
- Three stories or less in height.
- Unit occupancy rate-75% or greater.
- Row-type structures with fire walls and parapets between at least every four horizontal units.
- Separate cooking and bathroom facilities for each unit

### PROHIBITS:

- Apartments with restaurants or auto repair garage occupancies.
- Seasonal apartments or those leased on a short-term basis.
- Student occupancy: 100% student occupancy prohibited. Less than 100% student occupancy--refer to underwriting. Subsidized housing:
  - Elderly housing--refer to underwriting.
  - All other subsidized housing--prohibited.
- Personal care homes, nursing homes, and assisted living units.
- Risks that permit dogs with a vicious and/or aggressive nature, including, but not limited to, a purebred or mixed breed Pit Bull, Rottweiler, German Shepherd, Doberman, Akita, Chow, Husky, Malamute, or Staffordshire Bull Terrier.

# Habitational Properties

- Risks with tenants who own dogs that have a prior bite history.
- **Boarding rooms/houses**

## **PROPERTY:**

- No use of space heaters.
- Smoke detectors must be installed and operational in all units and common areas.
- Carbon monoxide detectors must be installed and operational in all units with gas appliances and in all units and common areas where there is a garage located under unit(s).
- Common areas must contain adequate number of fire extinguishers that are serviced on an annual basis.
- Fire extinguishers are to be provided and visibly prominent for each unit and common area.
- GFI outlets utilized within 3 feet of all water sources.

## **GENERAL LIABILITY:**

- Two or more means of egress must be available for all habitational units.
  - Windows on the first and second floors are acceptable as a second means of egress.
  - Elevators and rope ladders are not acceptable means of egress.
  - Stairways can be interior or exterior.
- Parking areas must be adequately lit, and smooth walking surfaces provided.
- Stairs and balconies must be equipped with appropriate handrails and balusters.
- Good housekeeping and maintenance practices must be maintained.
- Snow and ice must be promptly removed from walkways and parking lots. Exits must be clearly marked and illuminated, and evacuation plans posted.
- Swimming pools must meet the following criteria:
  - No diving boards or slides.
  - Backboard as well as adult and child cervical collar must be readily accessible.
  - Posted rules.
  - Use must be restricted to tenants, guests, and/or members.
  - Must be fenced, gated, and locked during hours it is closed.
- Playgrounds must meet the following criteria:
  - Area beneath and immediately adjacent (6 feet) to a play structure or equipment must be a shock absorbent material—mulch, sand, etc.
  - Regular maintenance checks.
  - Age group posting.
  - Usage rules posted.
  - Playground equipment must be purchased from a qualified manufacturer and

## **Habitational Properties**

installed per manufacturer's requirements.

- Once installed, additions or adjustments may only be made per the manufacturer's instructions.

### **BUSINESS AUTO:**

- Autos used to service the premises. Individually titled, personal use vehicles must be written on a personal auto policy.
- Drivers must have a valid driver's license and an acceptable driving record (see driver qualification guide).

### **WORKERS' COMPENSATION:**

- Premises must be maintained to avoid employee falls and accidents. Maintenance equipment and ladders must be of professional quality and in good repair.
- **If the risk has an experience modification factor, it must be 1.00 or less.**