CHOOSE GOLD

APPETITE GUIDE

JE Brown & ASSOCIATES

Vacant Property

ELIGIBLE:

- Single-Family Homes
- Apartments with 4 units or less
- Condominiums
- Commercial Buildings
- Mixed-Use Buildings
- Up to 6 locations per insured
- Up to $5,000,000 TIV

INELIGIBLE:

- Schools
- Golf Clubs
- Condo Associations
- Assisted Living Facilities / Care Homes
- Hotels/Motels (unless agreed by Underwriters)
- Large buildings with unsupported roof structures (e.g. warehouses)
- Buildings excess of 30,000 square feet
- Buildings with pre-existing damage
- Buildings with no reasonable expectation of future occupancy (e.g. manufacturing or industrial)
- Risks with land value higher when building razed
- Structural renovations
- More than 6 locations

Builders Renovations

ELIGIBLE:

- Existing Commercial and Residential properties
- Renovation project cost – up to 150% of the building value
- Renovation projects that have already started on submission basis only
- Addition of 2nd story
- Lapse of coverage exposure (submit to AUGold for review)
- Up to 6 locations per insured
- Up to $5,000,000 TIV

INELIGIBLE:

- Renovation involving: demolition, underpinning, raising, elevating, lifting or placing on pilings of an existing building or structure, lead, asbestos, or other pollutant abatement
- Hotels/Motels (unless agreed by Underwriters)
- Condo Associations
- Assisted Living Facilities / Care Homes
- Schools
- Renovations to existing structures exceeding 3 (three) stories
- Risks that will exceed 10,000 sq. ft. (Residential) and 35,000 sq. ft. (Commercial) when complete
- Liability coverage where building owner acts as General Contractor
- Risks which will be vacant for longer than 90 days before work commences
- The insured is doing some of the work but is not a licensed contractor
- Renovation after fire

Dwelling Fire

ELIGIBLE:

- Seasonal Homes
- Condominiums
- Secondary Homes
- Short-Term Rentals
- Tiny homes (subject to additional requirements)
- Manufactured homes in CA, AZ, OR, WA
- Up to 6 locations
- Up to $750,000 (CA up to $1,000,000)

INELIGIBLE:

- Rooming House, Boarding House or used for Student Housing
- Structural renovation or construction
- Risks attached to, occupied as, or converted from a commercial building
- Risks where kerosene, paraffin or portable space heaters are used
- Risks situated on more than 25 acres
- Risks with knob & tube, aluminium wiring or is on fuses
- Risks with less than 100amp circuit breakers
- More than 6 locations
- Wood stove as a primary heating source
- Business activities
- Home day care
- Risks located in RI, SC, FL, IL or NY

Course of Construction

ELIGIBLE:

- Residential, Commercial, and Mixed-Use
- New Construction Projects Up to $2,000,000
- Projects Up to 3 Stories and 20,000 Square Feet
- New construction projects that have already started on submit basis only
- Lapse of coverage exposure (submit to AUGold for review)
- 1 location

INELIGIBLE:

- Construction work involving demolition or underpinning of an existing building or structure, lead, asbestos or other pollutant abatement
- New construction exceeding 3 (three) stories or 30,000 square feet
- Owner builder

Vacant Land

ELIGIBLE:

- Up to 500 Acres of Vacant Land
- Land Must Be 100% Vacant and Not in Use
- 1 location

INELIGIBLE:

- Land with activities taking place (including but not limited to any business or leisure activity)
- Land used as a dump site, landfill or any other potential environment exposure or hazard
- Land with abandoned equipment, blasting exposures, caves, oil or gas wells, landfills, mines below the ground that are not sealed, quarries, railroad operations, and underground fuel storage or property
- Land with Levees, Dams or Reservoirs and where water exceeds an area greater than an acre
- Land that exceeds 500 acres
- Land leased to others

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EXCLUDED CLASS(ES) OF BUSINESS ALL COVERAGES:

- First Loss and/or Excess of Loss Policies
- Flood and/or Quake
- Properties recognized as Historical, listed on the National Register of Historic Places, or subject to historic rebuild requirements
- Farm Properties including Hobby Farms
- Risks subject to more than two mortgages or other encumbrances
- Buildings condemned or scheduled for demolition
- Risks where applicant has no insurable interest
- Risks subject to mortgage foreclosure proceedings
- Modular, Manufactured or mobile homes, earth homes, dome homes, open pier, stilt homes (built prior to 1990), row or town homes, unique, green or experimental or any other non-conventional building.
- Risks on Barrier Islands including the peril of wind
- Churches
- Open claims
- Bankruptcy proceedings and/or conviction of arson or insurance fraud
- Wood shake roofing
- More than 3 losses (submit to AUGold for review)
- Lead, asbestos, or other pollutant abatement

COMMERCIAL PROPERTY AND LIABILITY INELIGIBLE:

- Cinemas, Bowling Alleys, Shooting Galleries, Flea Markets/Bazaars
- Hospitals, Nursing Homes, Assisted Living, Health Care Facilities or Medical Centres or Dispensaries, Day Care
- Hotels, Motels, Boarding/Rooming Houses, Dormitories or Student Housing.
- Manufacturing or Industrial
- Nightclub, Bar, Tavern, Casino or Gentlemen's Club
- Schools or Academics
- Automobile Dealerships, Gasoline/Service Stations, Tire Capping or Tire Storage
- Habitational / apartment risks with more than 4 units
- Seasonal Business and/or open 24 hours
- Premises more than 30,000 sq. feet
- Risks where any combustible/flammable liquids/gases are stored
- Any Risk undergoing renovations
- Gyms
- Cannabis/marijuana business and vape stores/cigar lounges/tobacco shops

*Coverage is not guaranteed. Coverage eligibility and terms are subject to change per underwriting guidance at the time of submission. This guide is a summary only.

*All products may not be available in all locations. Surplus lines insurance is sold only through surplus lines producers.

*This appetite guide refers only to coverage available in the United States.