

Additional Guidelines – Habitational Properties With Unique Exposures: (Farmers HAB BOP)

Unique exposures such as these below will be on a submit for approval basis and may be written under the HAB BOP program with specific guidelines in addition to those stated in the Habitation Guidelines. Please contact The Porche Agency at 503-557-7989 for more information.

1. Apartments and condominiums in buildings in excess of 7 stories:

- Current management should have a minimum three years experience with verified loss experience.
- Property fully sprinklered, to include garbage chutes.
- Alarms both local and central which extends to all common areas and habitable units.
- Self-closing fire rated doors present at the end of each hall/stairwell.
- Proof of fire divisions supported by the building blueprints, or pre quote loss control.
- Filed, approved and posted evacuation plans.
- Stand pipes on each floor
- 100% of all life safety measures and updated building codes are met.

All such properties are subject to PML calculations requirements.

2. Apartments and Condominiums in buildings with mixed occupancy greater than 25%, including those with cooking facility restaurants, will be considered if:

- Buildings built to code in anticipation of a restaurant exposure.
- Buildings are 10 years old and newer.
- Restaurants must be eligible for Farmer's Restaurant program to be considered with the habitational exposure.

- These exposures are subject to loss control verification of sufficient fire protection and adherence to codes requirements.
- Buildings with exhaust venting through the center of the building are ineligible.

3. Condominium complexes with marinas docks, or lake front properties:

- Policy developed premium threshold must be \$10,000 or greater.
- The Apartment owner, or HOA be named Additional Insured on the marina or golf course policy and a hold harmless agreement favoring the insured is on file.
- Dock will be considered Specified Property.
- Must be private dock or lake front accessed only from the property, and no public use.
- CC&R's address liability and responsibility of usage of the dock.
- The docks must be well lit and signs posted "for tenant use only; no trespassing, private property" must be posted and visible.
- Docks must have a slip-resistant surface.
- Boats are for private use only with no public access.
- Boats are restricted to 26 feet long
- The entire body of water is no wake zone.
- No water skiing allowed.
- No boat drivers under 14 years of age.

4. Apartments or condominiums complexes with golf courses:

- These properties may be eligible as long as the HOA or the apartment owner is not part owner of or involved in any way in the operation of either the marina or the golf course or any facility associated with same.
- The Apartment owner, or HOA be named as Additional Insured on the marina or golf course policy and a hold harmless agreement favoring the HOA is on file.

5. Timeshare, timeshare condominiums and single family rental homes in resort area:

The Porche Agency

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- The complex or units are managed by a property management company
- Single-family rental homes may be written with weekly rentals only. Shorter rentals could be considered in resort areas when managed by property Management Company.
- Only risks located in resort communities or within city limits are eligible.
- Risks located in heavily wooded areas or are not accessible by road year round are not eligible.

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