



APARTMENT PROGRAM

ELIGIBLE

1. Professional property management required if less than three (3) years in business.
2. Occupancy rate should be 70% or greater. For buildings built within the last 12 months, occupancy rates below 31% should be discussed with your underwriter (vacancy permit may be required).
3. All construction types – maximum three (3) stories, four (4) stories if fully sprinklered.
4. Compliance with all applicable fire and life safety standards.
5. Pools must meet all municipal, state and federal safety requirements including but not limited to:
 - a. 100% enclosed by a substantially constructed fence with self-closing / latching gates;
 - b. Locked and lighted during non-operating hours;
 - c. Posted rules containing at least the hours of operation and required supervision for children under 12.
6. If 50% or more of the total floor area is used for office occupancies, refer to the Office Program for eligibility.
7. All other non-apartment occupancies should be otherwise listed as eligible for Main Line BOP, or present low property / liability hazards. If more than 50% of the total floor area is used for non-apartment occupancies, refer to the appropriate program for eligibility. (I.E. – 50% Apartment = Apartment Program)

INELIGIBLE

1. Condominium, Townhome or Homeowners Associations
2. One to four family dwellings, unless considered as garden apartments with multiple units that are grouped together within a single location and have common ownership, management and control.
3. Buildings converted from dwellings to apartment buildings.
4. Assisted Living Communities.
5. Student housing.
6. Subsidized housing should be discussed with your underwriter prior to quoting.
7. A history of crimes on the property.
8. Tenants household personal property.
9. No buildings built prior to 1978 unless we receive confirmation of no known lead paint exposure, and no evidence of chipping/peeling paint.
10. Timeshares or Seasonal Rentals.
11. Pools equipped with diving boards or slides.
12. Risks with restaurant tenant(s) in the building.
13. No grills permitted on decks, porches or balconies (refer to Classification Desirability Guide for additional information on this exposure).