



# CALIFORNIA COMMERCIAL PROGRAM

## Habitational Including Mixed Use

All coverage written through Core is with an A- (Excellent), AM Best rated carrier

### Eligible Classes

- Apartments with or without retail
- Condominium Associations with or without retail

### Coverage Areas & Limits

#### Property:

- TIV Limits up to \$10M per location for 1 building risks
- TIV Limits up to \$15M per location for Multi Buildings within 1 location risks (SOV required)
- Package with Habitability Exclusion
- Monoline Property



### ACCOUNT SUBMISSION PROCESS

#### 1 Complete / Gather

- ACORD Form
- Core Programs Supplemental Application
- 4 Years of Hard Copy Loss History
- Statement of Value (SOV)
- Photos (optional) | Plot Plan (optional)
- Proof of Purchase when new purchase (optional)
- Financials (optional)

#### 2 Submit the Account

- Send all required and optional items to [apps@core-programs.com](mailto:apps@core-programs.com)
- Account is assigned to an underwriter overnight.
- Once assigned, you will receive an email with your underwriters contact information.
- In most cases, you'll receive a quote within 48-72 hours.

### Coverages Available

#### Building/Real Property

#### Personal Property

#### Business Interruption, including Extra Expense & Rents

#### General Liability - \$1,000,000 per occurrence/ \$2,000,000 annual aggregate

#### Equipment Breakdown

#### Limits for Backup of Sewers - Available upon request

#### Crime – Limits up to \$100,000 available

#### Employee Benefits – Provides E&O Coverage (\$1M fixed limit) for misadministration of company benefits.

#### Terrorism

#### Ordinance or Law - Maximum limit to be offered \$100K B & C Combined limit to assist with bank requirements.

- If the risk is built 2000 or newer we can offer O&L up to 10% B and 10% C If 1 location multi bldg.: 2 Buildings go to \$50K B&C for each building; 3 or more buildings go to \$25K B&C combined for each building

### Contact Your Appointed Underwriter

**Leslie Acevedo**  
Commercial Underwriter  
[lacevedo@core-programs.com](mailto:lacevedo@core-programs.com)



**Suzanne Slavin**  
Commercial Underwriter  
[sslavin@core-programs.com](mailto:sslavin@core-programs.com)

**Kirsten Blanford**  
Commercial Underwriter  
[kblanford@core-programs.com](mailto:kblanford@core-programs.com)





# Before binding, you will need to confirm the following:

*Quotes are valid for 30 days from the date they are created*

## RISK DOES CONTAIN:

- Meets all local zoning codes
- Fire extinguishers per local ordinances
- Two means of egress for all living units (or units that discharge directly outside). Every exit clearly visible or the route to the exit conspicuously indicated. Exit access and exits themselves marked and lighted, as required by local code. All means of egress free and unobstructed. Exit doors arranged to open readily when the building is occupied.
- Powered doors designed and installed to be functional even in the event of power failures.
- Smoke detectors in every living unit, all common areas. If battery operated a formal battery replacement program must exist.
- Emergency lighting for all units in buildings over 4 stories. Lighting units should be placed in corridors, passageways, stairwells and remote areas.
- Exit signs that are properly located and illuminated. Both emergency lighting and exit lighting should be on a regular maintenance program.
- Operating fire alarm system, along with posted evacuation procedures.
- If a sprinkler system is present, the sprinkler system(s) must be inspected annually by a licensed sprinkler contractor and all appropriate testing of the system be performed including flow tests and pressure testing.

- Any pools are fully fenced (4' or more) with a self-latching gate, no diving boards or slides, no direct public access, rules and hours prominently posted, life-saving equipment is present and depth markers are clearly visible
- HVAC, plumbing, electrical and roofing systems are current and adequate.
- If bars on windows are present, they are equipped with quick release mechanisms.
- Subcontractors to provide a certificate of insurance prior to commencing work on the property.
- Risks with commercial cooking in compliance with NFPA 96
- Risks greater than 10 stories and up to 25 stories must be of fire resistive construction, fully sprinklered and have a central station alarm system.
- Buildings over 4 stories and 50 units equipped with manual and pull stations in appropriate locations in corridors and hallways, that alarm locally and to a 24-hour monitoring service

## RISK DOES NOT CONTAIN:

- Fuses for over-current protection
- Federal Pacific Stab-lok, Zinsco, Challenger or similar circuit breakers and/or panels
- Aluminum wiring, even if pig-tailed/retrofitted with copalum connectors
- Charcoal grilling on balconies or within 10 feet of any structure
- Wood shake roof
- EIFS cladding
- Barbed wire on fences or barriers in use.
- Docks, marinas or boat slips- this applies if you are writing Package/GL (already excluded on Property)
- Railings with greater than 6-inch openings and no horizontal railings on risks above 2 stories
- Medical, food or transportation services provided BY THE INSURED; senior living or independent care, assisted living or nursing home operations or tenants.
- Armed security
- Occupancy rate below 80%; newly built must be at/exceed 80% occupancy within 120 days.
- Student or senior housing
- Tenants in Common (TIC) Planned Unit Development (PUD)

- Any facility on the premises that involves the care or custody of children- this applies to all Swyfft classes and all lessors as respects locations with these types of tenants/lessees
- Short Term Rental occupancy- no daily, monthly or seasonal rentals, no hotels and no time shares, whether these are direct by owner or through rental programs such as Airbnb, VRBO, HomeAway or other similar rental websites
- Historical Landmark Designation
- Builders' Risk or significant Renovation/ Rehab Exposures
- Commercial Condominium Association, except if building is zoned and licensed for OFFICES ONLY.
- Industrial, Manufacturing, Fabrication, Warehouse/Distribution or Self Storage occupancies
- Airport Hangars
- Buildings over 25 stories in height
- Single Room Occupancies, Boarding or Rooming Houses
- Developer Owned units if Condominiums
- Apartment or Condo Risks with owner/association owned/operated commercial or mercantile "tenants"
- Sponsor Owned units if Co-op

