



IHG Small Condo Property Program Underwriting Appetite Guide

Lloyd's of London led facility | A.M. Best Rating 'A+' (superior) | Coverage designed for community associations Best in class service

ELIGIBILITY

- Association should be completely built-out/development must be complete
- Require 80% occupancy and no developer control
- Rental percentage less than 30% (can consider up to 50%)
- No Limited Equity Cooperatives
- No student housing/student rentals
- No known construction defects or open/ongoing construction defect litigation
- No marinas, piers, docks or wharves
- No buildings on the historical register
- Commercial Associations - should *not* be industrial, manufacturing or 100% retail
- Specific carrier wind guidelines apply for eligibility in coastal states: No Tier 1 Anywhere/No Tier 2 in NC or SC
- Specific carrier wildfire guidelines apply for eligibility in AZ, CA, ID, MT, NV, NM, OR, UT, WA, and WY
- Program is not approved /available in AK, AL, AR, CO, FL, GA, HI, IA, IN, KS, KY, LA, MN, MO, MS, ND, NE, OK, SD, TN, TX and WV

PROPERTY SPECIFICS

- Frame construction up to 4 Stories (Frame construction over parking/garage)
- Buildings over 9 stories must have a central station fire alarm, annunciator panel and be 100% sprinklered
- 100% Fully Sprinklered buildings -
 - ✓ Must have central station monitoring
 - ✓ Requires annual servicing contract with a qualified sprinkler servicing company
- No restriction on year built with proper maintenance/updates
- Building updates - Regular updates to Roof, HVAC, Electrical and Plumbing (when association's responsibility)
- Wood burning fireplaces should have spark arrestors
- Grills / Grilling -
 - ✓ No charcoal grilling on combustible surfaces or balconies
 - ✓ Follow local / town ordinance regarding distance from buildings
 - ✓ If no local/town ordinance is being followed, grills/grilling must be at least 10 ft. from building(s) and/or overhangs
 - ✓ All grills/grilling (not including charcoal grills/grilling) is allowed on balconies when building(s) are masonry non-combustible or fire resistive
 - ✓ Only electric grills allowed on balconies when building(s) are frame construction
- None of the following electrical components: aluminum wiring, knob and tube wiring, screw-in fuses, Stab-Lok, ITE Pushmatic, Square D (manufactured between Feb 2020 - Jan 2022), or Zinsco panels
- No galvanized, polybutylene or PEX plumbing
- No EIFS stucco or T1-11 siding

SUBMISSION REQUIREMENTS

- Ian H. Graham Application
- Acord Applications/Statement of Values
- 4 years of Loss Runs - including Current Year
- Most recent Financial Statements - both balance sheet and income statement

Email submissions to:

submissions@ihginsurance.com

*In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact an IHG representative if you have any questions. All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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