

Non-Combustible Appetite Guide

	PREFERRED	LIMITED	EXCLUDED
CAPABILITIES	 \$60m Surplus lines, \$100m Admitted* Project Specific, MBR, Multi-building 100% and lead Q/S lines 	\$60m Surplus lines\$10m CAT capacityFollow-line Q/S capacity	Contact Insight Risk to learn if their technology-only services can help your client.
CONTRACT VALUE	• \$20m to \$125m	• \$125m and greater	
OCCUPANCY	 Habitational / Residential Commercial / Retail Healthcare / Life Sciences Educational Institutional 	 Warehouses / Cold Storage Data Centers R&D Facilities Light Assembly Buildings Single Family Homes 	 EAR (oil/gas, power, etc.) Roadways Bridges & Dams Sewer & Water Treatment Manufacturing Equipment
GEOGRAPHY	Non-CAT ExposedNon-Critical CATContiguous 48 States	 Alaska Hawaii Critical CAT Areas (Tri-county, SF, LA, NOLA) 	Barrier IslandsBeachfrontNon-US locations
RENOVATION APPETITE AS PER ABOVE	 Interior fit-outs Non-structural renovations New work values > existing building values 	Structural renovationsMinimal JM elementsExisting structures over 50 years old	Substantial frame elementsSubstantial JM elementsConversions with large equipment exposure

^{*}As value-added wholesaler

Contact us to learn more about our wood frame capabilities on projects over \$40 million.

SUBMISSION REQUIREMENTS

Physical Damage Coverage

- Insight Application (preferred, not required) Geotechnical Report
- Detailed Hard Cost Breakdown
- Contractor Name & Website
- Site Plan / Elevation Plan
- Lender Requirements, if any

Delay in Completion Coverage

- Project Schedule (Level 3 preferred)
- Detailed Soft Cost Breakdown
- Loss of Earnings Proforma