



# Underwriting Guidelines State of Georgia

Our proprietary Lloyd's of London Commercial Property program is available on both Basic and Special Form.

### Maximum TIV Available:

Per Account: \$2,000,000

### Additional Coverages Available:

- > Mold  
Can be excluded, \$10,000
- > Water Backup  
Can be excluded, \$5,000, \$10,000, \$15,000
- > Ordinance & Law  
Cannot be excluded, 10% / 25%
- > Theft  
Can be excluded
- > Property Enhancement Endorsement  
Can be excluded

### Deductibles Available:

All Other Perils:

\$1,000 / \$2,500 / \$5,000 / \$10,000

Windstorm/Hail Coverage Deductible:

1% / 2% / 3% / 5%

### Property Distance To Coast Restrictions:

None

### Minimum Premium

\$250

Valuation can be either Actual Cash Value or Replacement Cost Value.

The following counties in Georgia do not have wind/hail coverage or named windstorm coverage available:	Wind/Hail is excluded in following Georgia Counties below	
	TIER 1	TIER 2
	Bryan	Brantley
	Camden	Charlton
	Chatham	Effingham
	Glynn	Long
	McIntosh	Wayne
	Liberty	