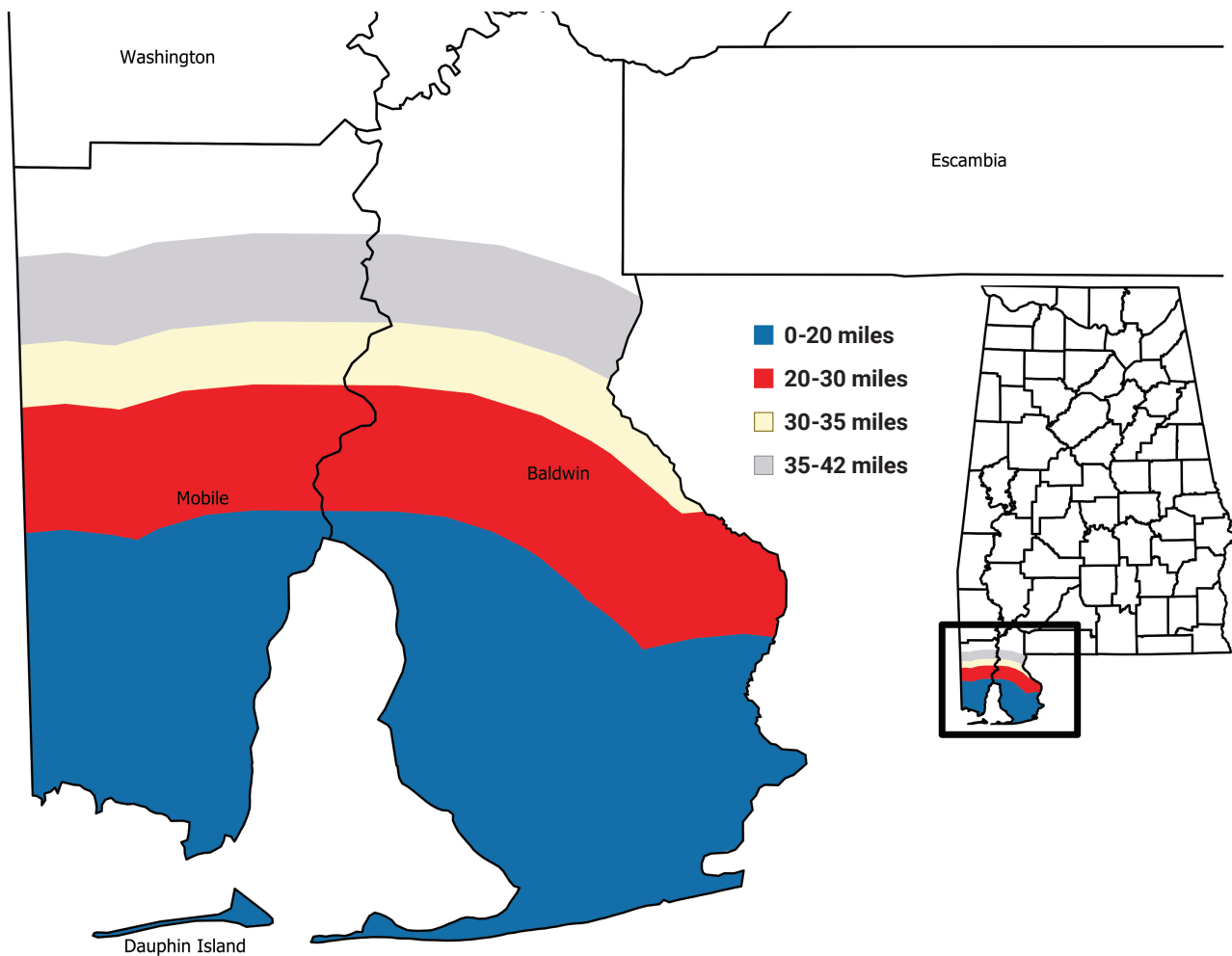


Coastal Guidelines

ALABAMA (EFFECTIVE JULY 1, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



ALABAMA (EFFECTIVE JULY 1, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million
		Utilities Services Time Element	\$10,000
		Spoilage	\$10,000
		Garagekeepers	\$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million
		Year Built	2001 or later
		Wind/Hail Deductible	5% or equivalent \$ amount
		Business Income	\$500,000
		Utilities Services Time Element	\$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million
		Year Built	2001 or later
		Wind/Hail Deductible	1% or equivalent \$ amount
		Utilities Services Time Element	\$20,000
	WITHOUT Wind/Hail Exclusion	Year Built	2001 or later
		Wind/Hail Deductible	2% or equivalent \$ amount
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$6 million
		Wind/Hail Deductible	N/A
		Utilities Services Time Element	\$25,000
		Year Built	2001 or later
		Wind/Hail Deductible	1% or equivalent \$ amount

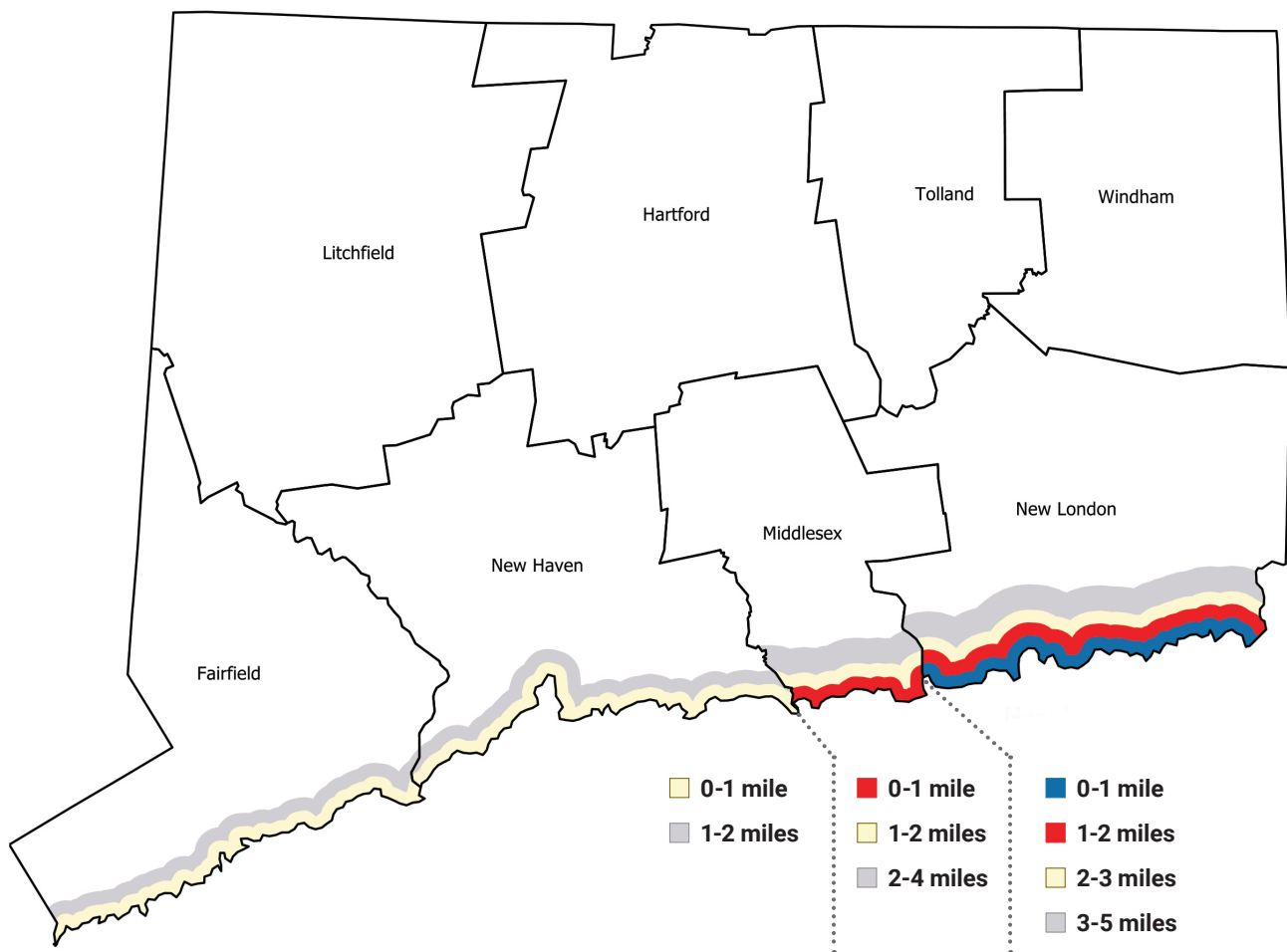
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

CONNECTICUT (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



CONNECTICUT (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million
		Utilities Services Time Element	\$10,000
		Spoilage	\$10,000
		Garagekeepers	\$300,000
			\$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million
		Wind/Hail Deductible	2% or equivalent \$ amount
		Business Income	\$500,000
HIGH	With or Without Wind/Hail Exclusion	Utilities Services Time Element	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$4.5 million
		Wind/Hail Deductible	1% or equivalent \$ amount
		Business Income	\$500,000
MODERATE	With or Without Wind/Hail Exclusion	Utilities Services Time Element	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$6 million
		Wind/Hail Deductible	1% or equivalent \$ amount
		Business Income	\$500,000

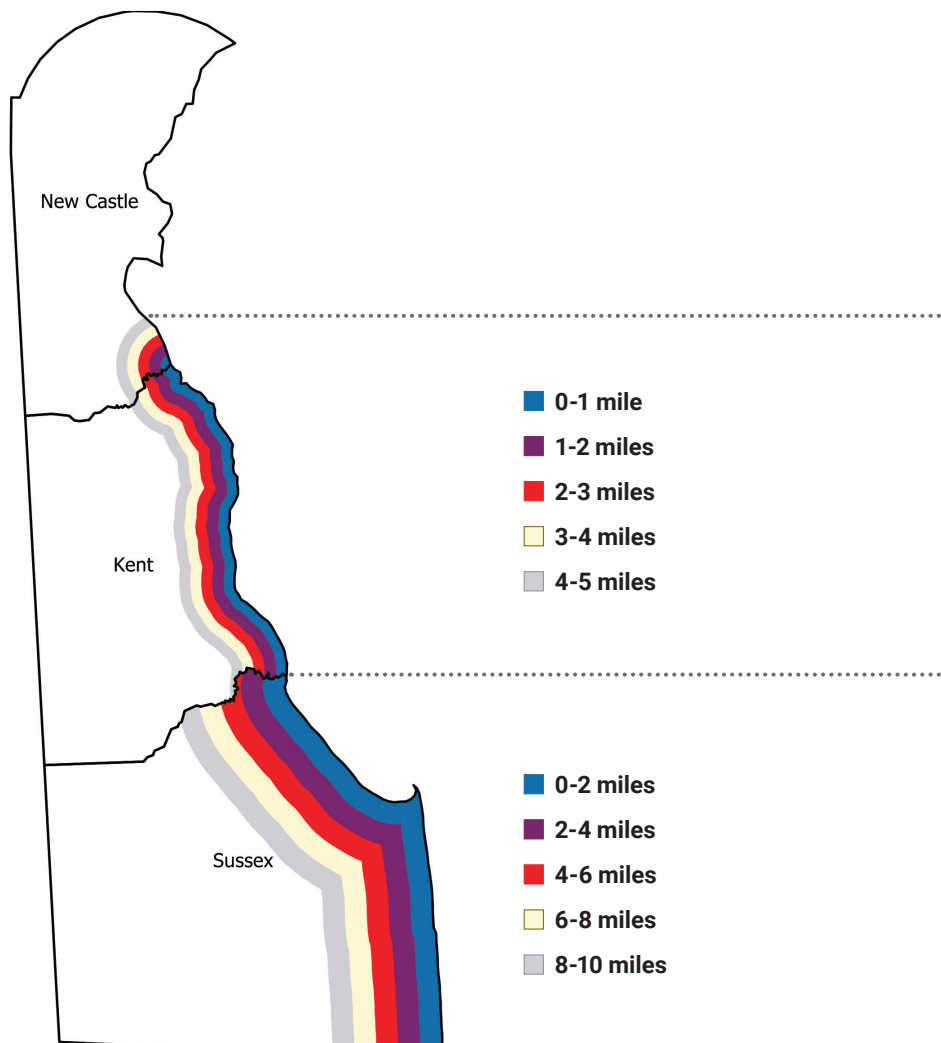
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

DELAWARE (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



DELAWARE (EFFECTIVE JANUARY 17, 2019)

Zone/Area		Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million	\$2 million
		Utilities Services Time Element	\$10,000	\$10,000
		Spoilage	\$10,000	\$10,000
		Garagekeepers	\$300,000	\$300,000
EXTREME MODIFIED	With or Without Wind/Hail Exclusion	Spoilage	\$10,000	\$10,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$750,000	\$1.5 million
		Wind/Hail Deductible	2% or equivalent \$ amount	2% or equivalent \$ amount
SEVERE	With or Without Wind/Hail Exclusion	Business Income	\$500,000	\$500,000
		Utilities Services Time Element	\$10,000	\$10,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million	\$3 million
		Wind/Hail Deductible	2% or equivalent \$ amount	1% or equivalent \$ amount
HIGH	With or Without Wind/Hail Exclusion	Business Income	\$500,000	\$500,000
		Utilities Services Time Element	\$15,000	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million	\$6 million
		Wind/Hail Deductible	1% or equivalent \$ amount	N/A
MODERATE	With or Without Wind/Hail Exclusion	Business Income	\$500,000	\$500,000
		Utilities Services Time Element	\$15,000	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$4.5 million	\$9 million
		Wind/Hail Deductible	1% or equivalent \$ amount	N/A

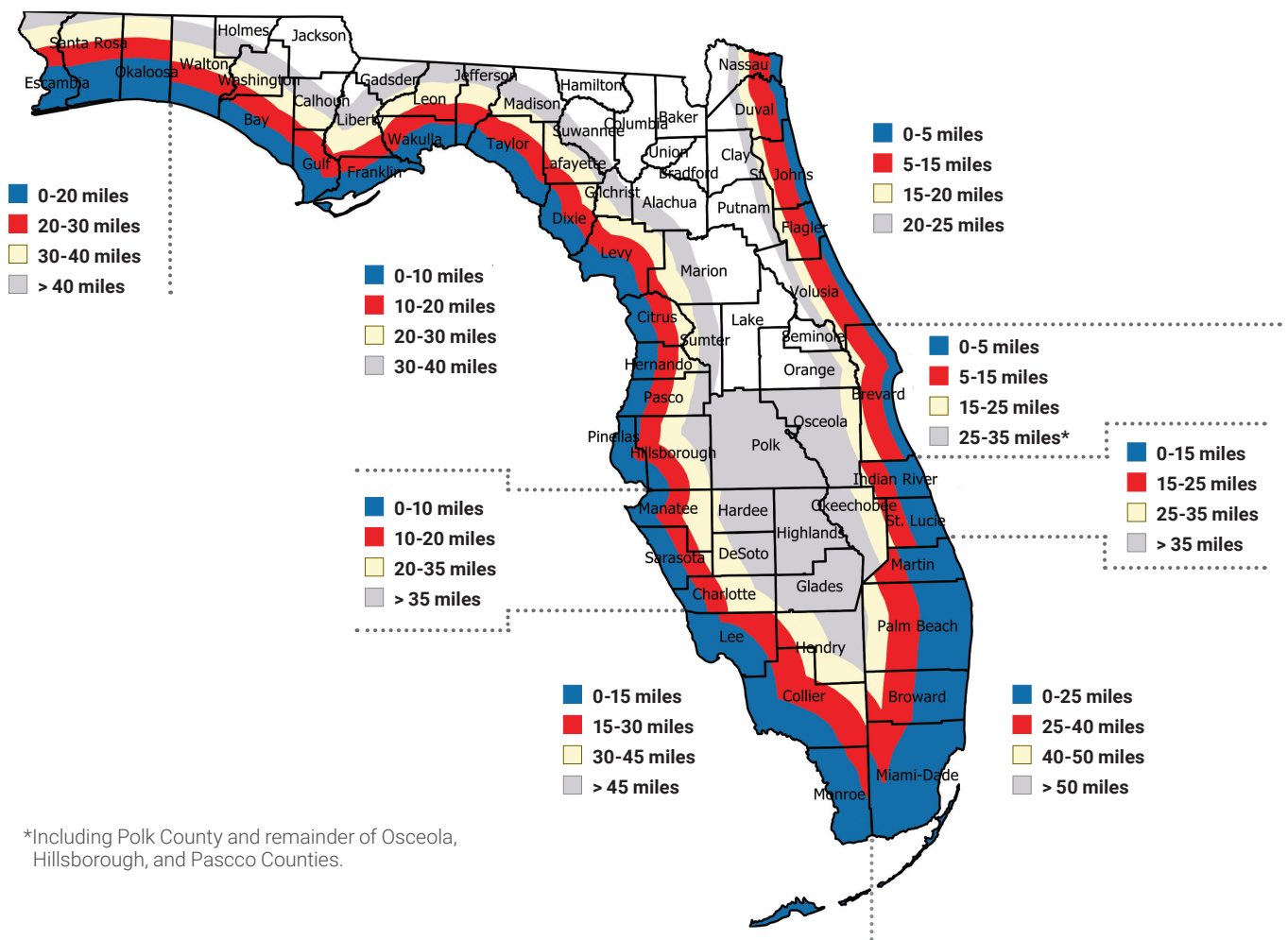
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

FLORIDA (EFFECTIVE SEPTEMBER 1, 2021)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.
- If wind/hail is excluded, we will need: (1) proof that the insured has purchased coverage from the wind pool or (2) a request on the insured's letterhead to exclude coverage for wind/hail.



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Coastal Guidelines



FLORIDA (EFFECTIVE SEPTEMBER 1, 2021)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000
			\$2 million \$10,000 \$10,000 \$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000 \$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Business Income Utilities Services Time Element	Not Eligible \$1.5 million 2001 or later 2% or equivalent \$ amount \$500,000 \$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000 \$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Utilities Services Time Element	\$1.5 million 2001 or later 2% or equivalent dollar amount \$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000 \$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element	\$3 million 1% or equivalent dollar amount \$25,000

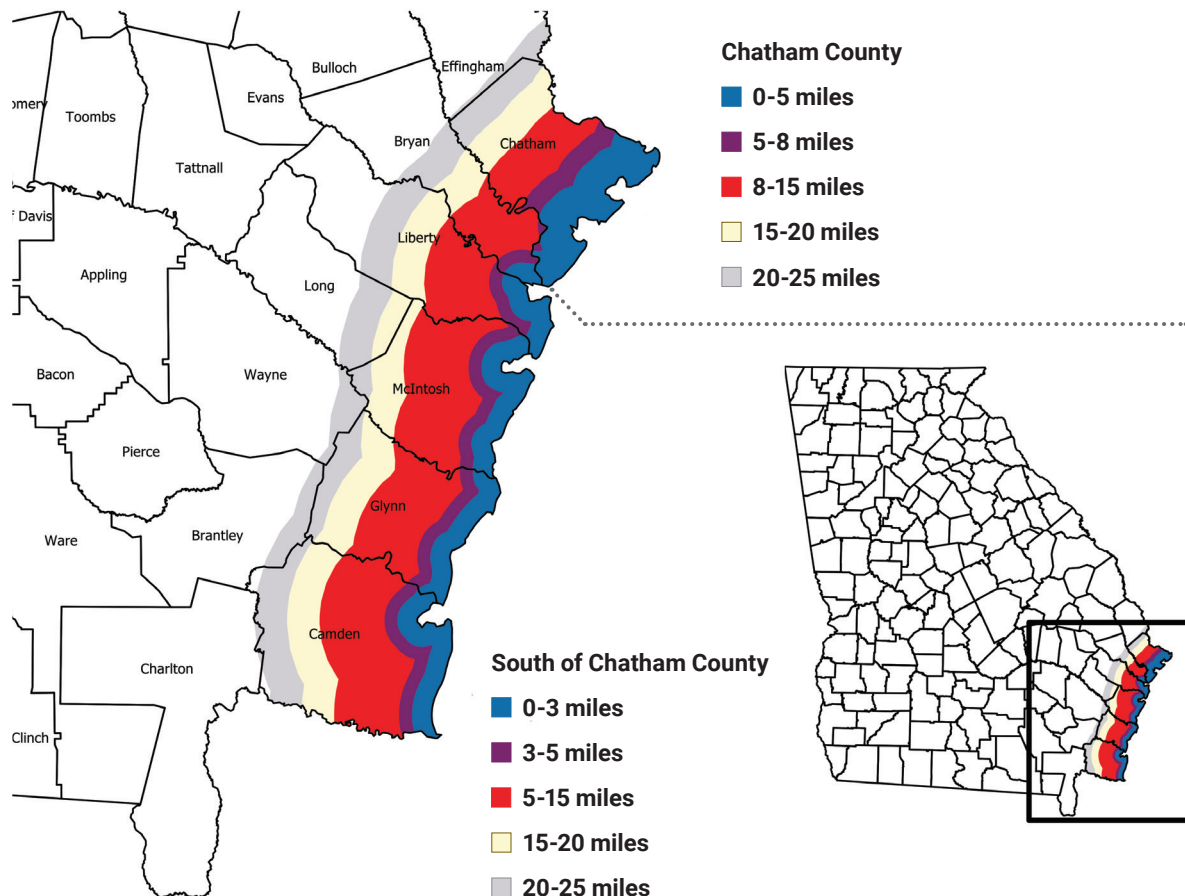
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

GEORGIA (EFFECTIVE JULY 1, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



GEORGIA (EFFECTIVE JULY 1, 2019)

Zone/Area		Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million	\$2 million
		Utilities Services Time Element	\$10,000	\$10,000
		Spoilage	\$10,000	\$10,000
		Garagekeepers	\$300,000	\$300,000
EXTREME MODIFIED	With or Without Wind/Hail Exclusion	Spoilage	\$10,000	\$10,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$375,000	\$750,000
		Wind/Hail Deductible	5% or equivalent \$ amount	5% or equivalent \$ amount
		Business Income	\$500,000	\$500,000
		Utilities Services Time Element	\$10,000	\$10,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$750,000	\$1.5 million
		Wind/Hail Deductible	5% or equivalent \$ amount	2% or equivalent \$ amount
		Business Income	\$500,000	\$500,000
		Utilities Services Time Element	\$15,000	\$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million	\$3 million
		Wind/Hail Deductible	2% or equivalent \$ amount	1% or equivalent \$ amount
		Utilities Services Time Element	\$20,000	\$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million	\$6 million
		Wind/Hail Deductible	1% or equivalent \$ amount	N/A
		Utilities Services Time Element	\$25,000	\$25,000

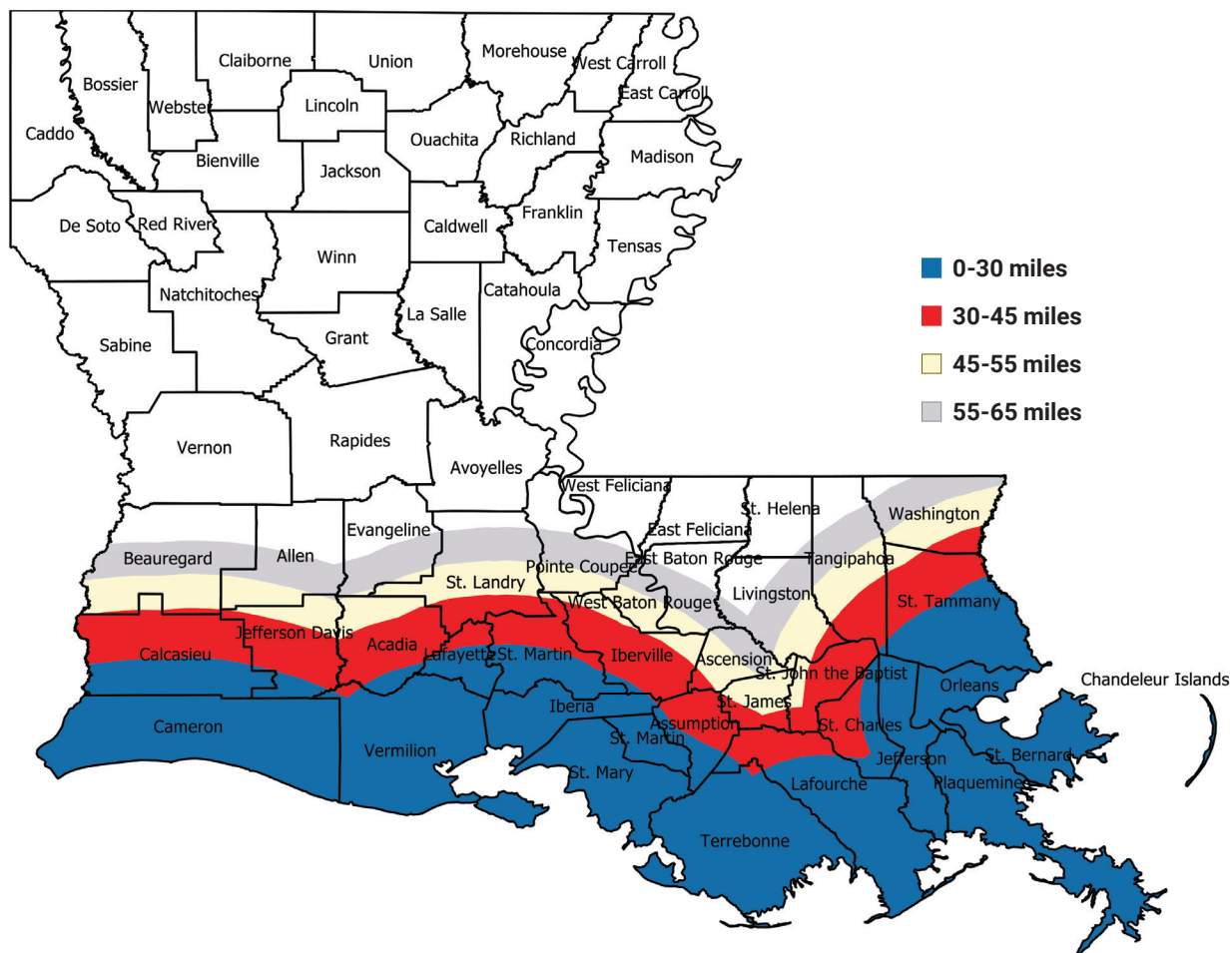
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

LOUISIANA (EFFECTIVE JUNE 1, 2021)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



LOUISIANA (EFFECTIVE JUNE 1, 2021)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000
			\$2 million \$10,000 \$10,000 \$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Business Income Utilities Services Time Element	\$750,000 2001 or later 5% or equivalent \$ amount \$500,000 \$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Utilities Services Time Element	\$1.5 million 2001 or later 2% or equivalent \$ amount \$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element	\$3 million 1% or equivalent \$ amount \$25,000

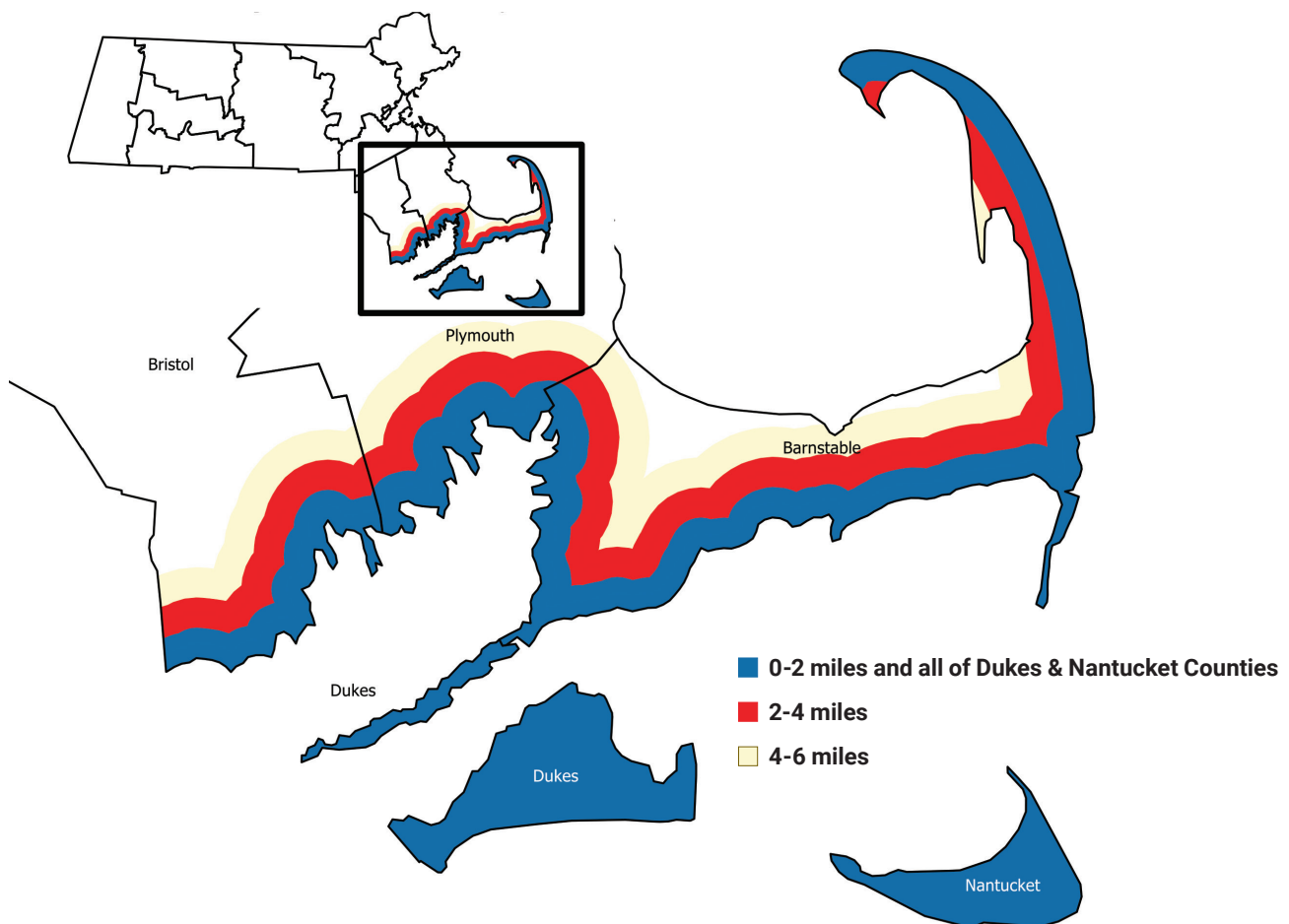
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

MASSACHUSETTS (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



MASSACHUSETTS (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Not eligible		
SEVERE	TIV-w-BI*	\$3 million	\$6 million
	Wind/Hail Deductible	2% or equivalent \$ amount	1% or equivalent \$ amount
	Business Income	\$500,000	\$500,000
	Utilities Services Time Element	\$15,000	\$15,000
	Spoilage	\$15,000	\$15,000
HIGH	TIV-w-BI*	\$4.5 million	\$9 million
	Wind/Hail Deductible	1% or equivalent \$ amount	N/A
	Utilities Services Time Element	\$20,000	\$20,000
	Spoilage	\$20,000	\$20,000

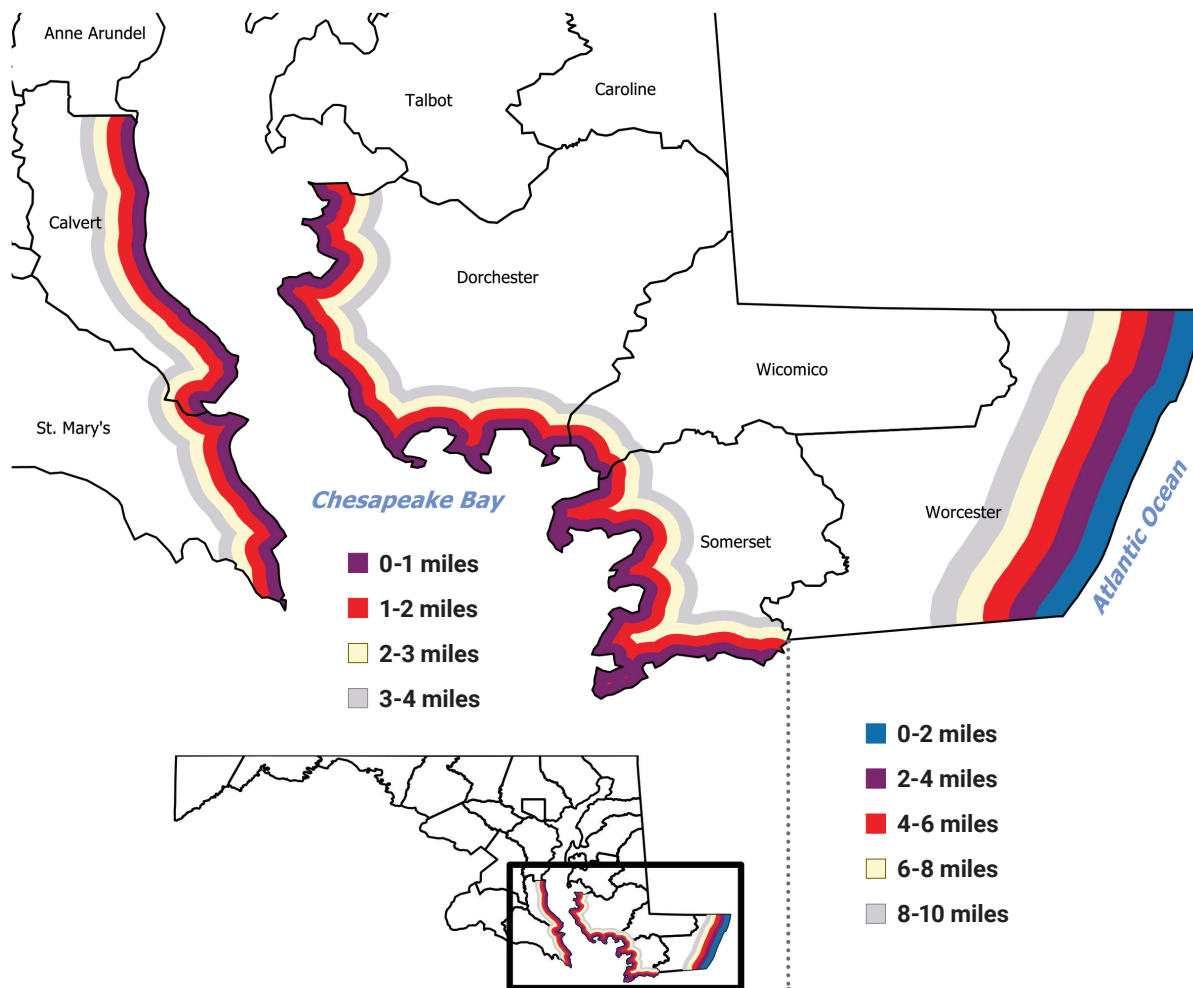
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

MARYLAND (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



MARYLAND (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000
	With or Without Wind/Hail Exclusion	Spoilage	\$10,000
EXTREME MODIFIED	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Business Income Utilities Services Time Element	\$1.5 million 2% or equivalent \$ amount \$500,000 \$10,000
	With or Without Wind/Hail Exclusion	Spoilage	\$10,000
SEVERE	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Business Income Utilities Services Time Element	\$3 million 1% or equivalent \$ amount \$500,000 \$15,000
	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
HIGH	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element	\$6 million N/A \$20,000
	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
MODERATE	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Utilities Services Time Element	\$9 million \$25,000
	With or Without Wind/Hail Exclusion	Spoilage	\$25,000

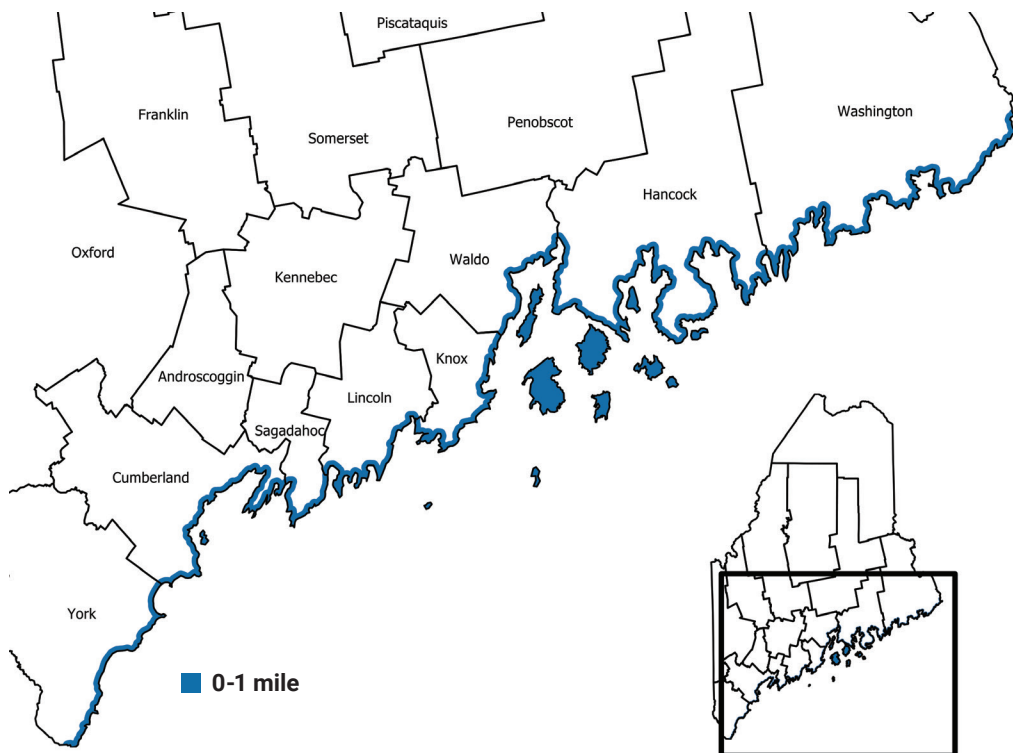
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

MAINE (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000	\$2 million \$10,000 \$10,000 \$300,000

*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

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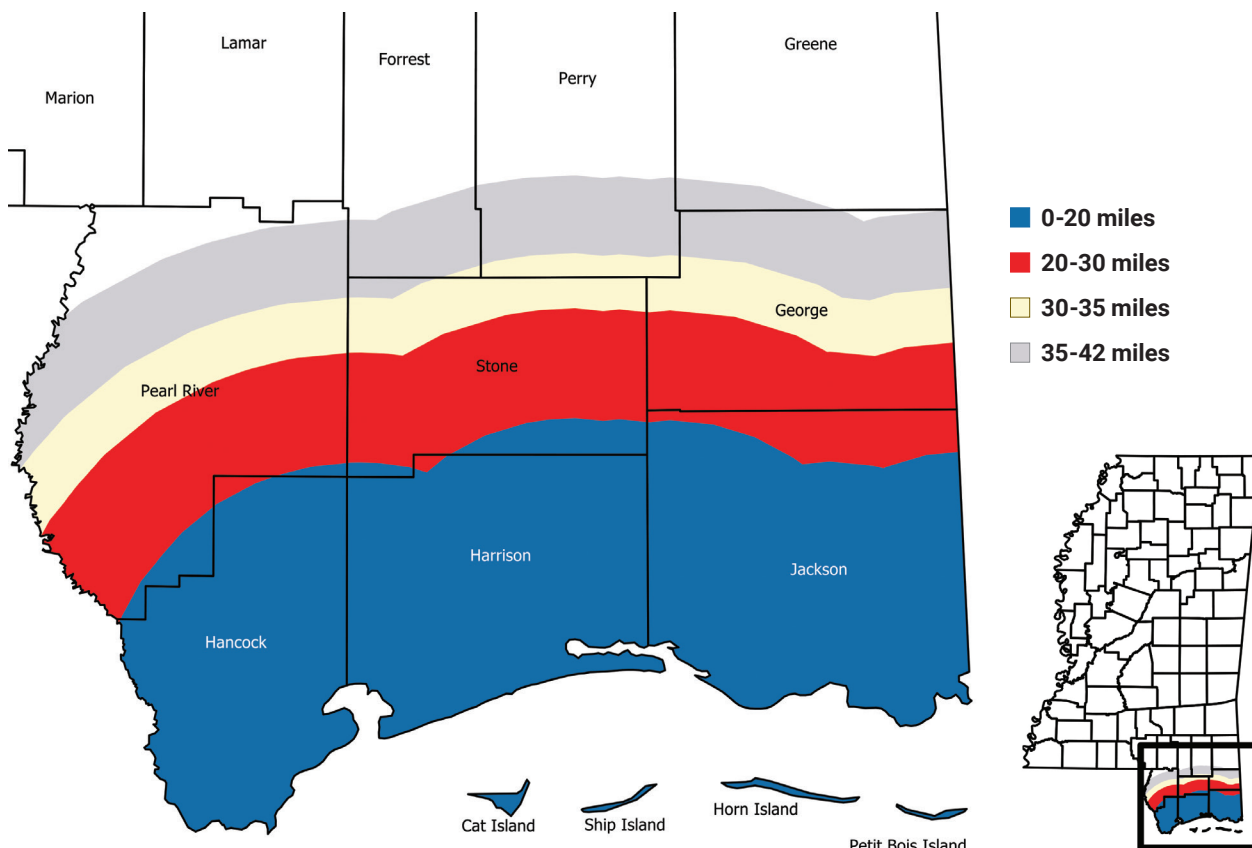
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Coastal Guidelines

MISSISSIPPI (EFFECTIVE JUNE 1, 2021)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



MISSISSIPPI (EFFECTIVE JUNE 1, 2021)

Zone/Area		Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE	
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million	\$2 million	
		Utilities Services Time Element	\$10,000	\$10,000	
		Spoilage	\$10,000	\$10,000	
		Garagekeepers	\$300,000	\$300,000	
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000	\$15,000	
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$750,000	\$1.5 million	
		Year Built	2003 or later	2003 or later	
		Wind/Hail Deductible	5% or equivalent \$ amount	2% or equivalent \$ amount	
		Business Income	\$500,000	\$500,000	
		Utilities Services Time Element	\$15,000	\$15,000	
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000	\$20,000	
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million	\$3 million	
		Year Built	2003 or later	2003 or later	
		Wind/Hail Deductible	2% or equivalent \$ amount	1% or equivalent \$ amount	
		Utilities Services Time Element	\$20,000	\$20,000	
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000	\$25,000	
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million	\$6 million	
		Year Built	2003 or later	2003 or later	
		Wind/Hail Deductible	1% or equivalent \$ amount	N/A	
		Utilities Services Time Element	\$25,000	\$25,000	

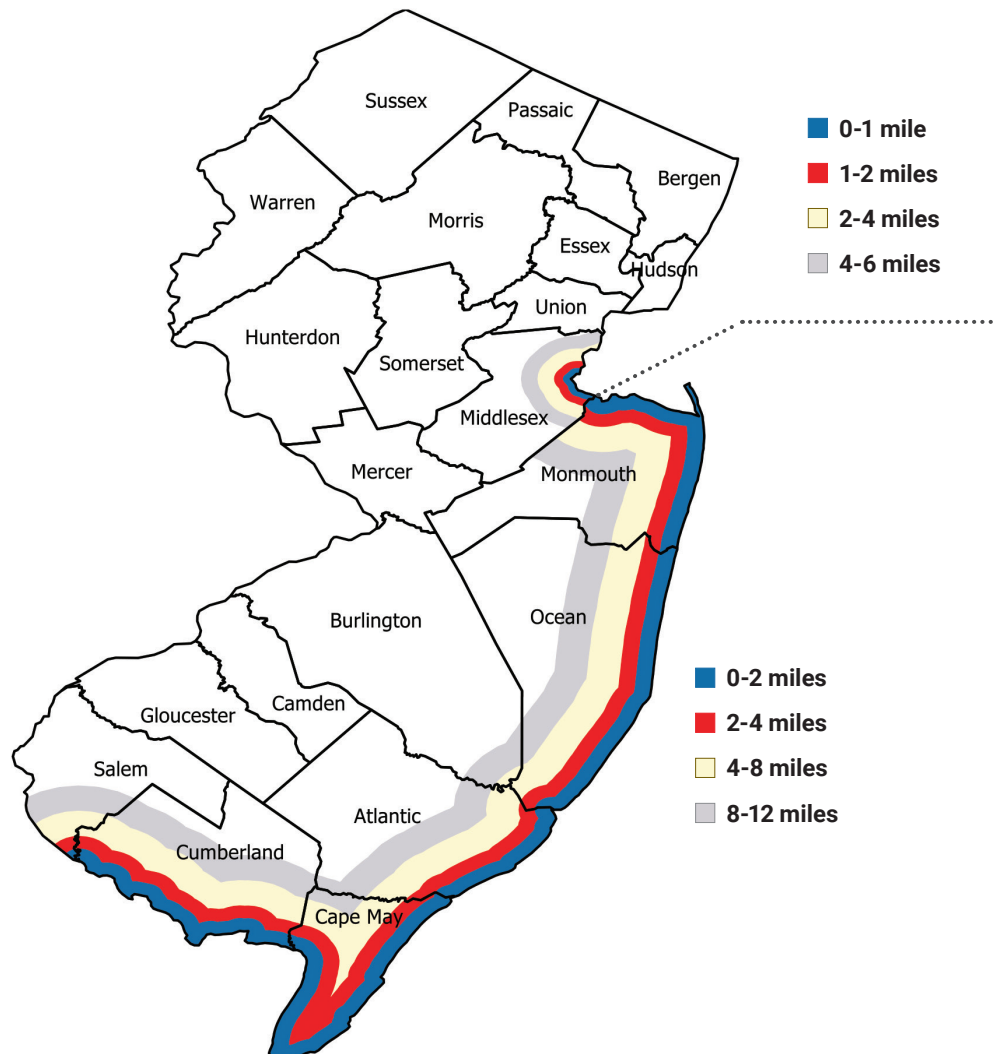
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

NEW JERSEY (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



NEW JERSEY (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million
		Utilities Services Time Element	\$10,000
		Spoilage	\$10,000
		Garagekeepers	\$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million
		Wind/Hail Deductible	2% or equivalent \$ amount
		Business Income	\$500,000
HIGH	With or Without Wind/Hail Exclusion	Utilities Services Time Element	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$4.5 million
		Wind/Hail Deductible	1% or equivalent \$ amount
		Utilities Services Time Element	\$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$9 million
		Wind/Hail Deductible	N/A
		Utilities Services Time Element	\$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$6 million
		Utilities Services Time Element	\$25,000

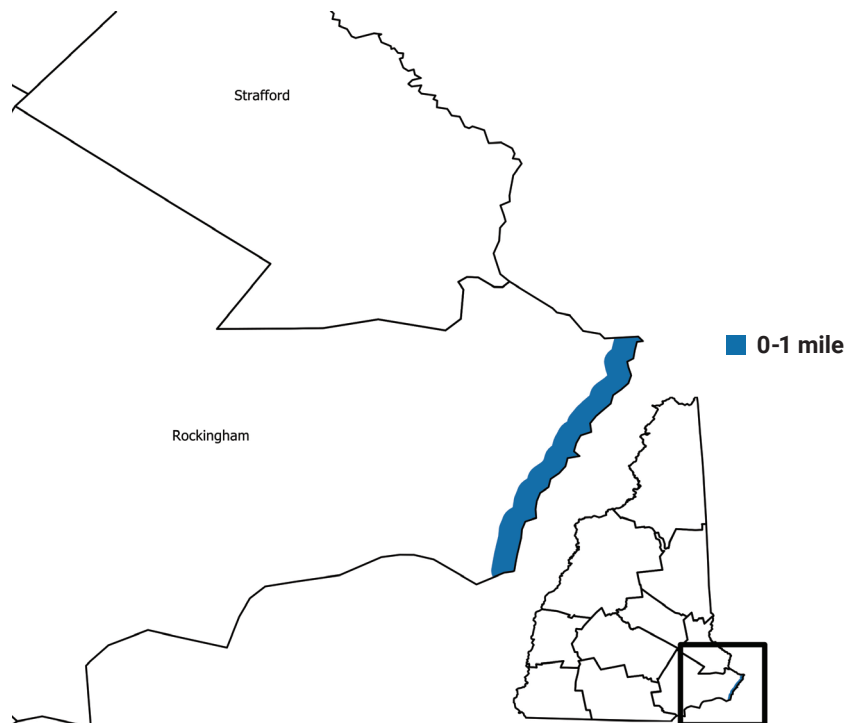
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

NEW HAMPSHIRE (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000	\$2 million \$10,000 \$10,000 \$300,000

*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Contact us:  1-800-673-2465

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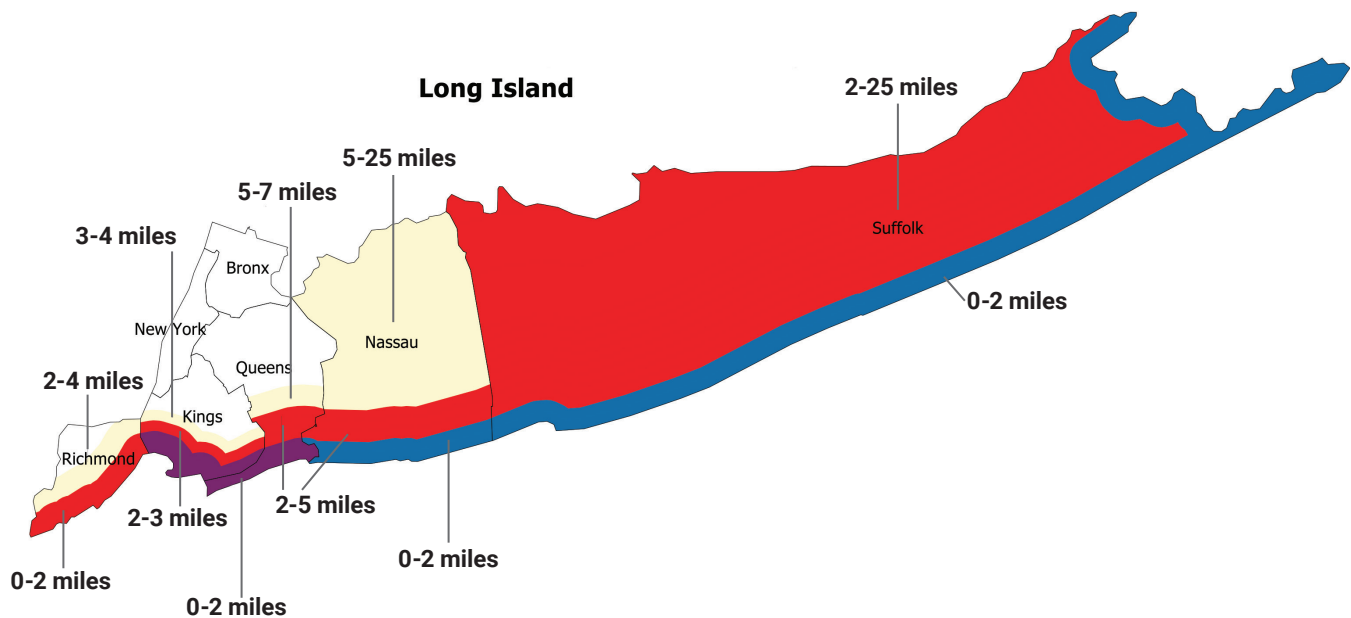
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Coastal Guidelines

NEW YORK (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered (i.e., Coney, Long Beach, Jones, Fire and Westhampton).



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Coastal Guidelines



NEW YORK (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Not eligible		
EXTREME MODIFIED	TIV-w-BI*	\$750,000	\$1.5 million
	Wind/Hail Deductible	2% or equivalent \$ amount	2% or equivalent \$ amount
	Business Income	\$500,000	\$500,000
	Utilities Services Time Element	\$10,000	\$10,000
	Spoilage	\$10,000	\$10,000
SEVERE	TIV-w-BI*	\$3 million	\$6 million
	Wind/Hail Deductible	2% or equivalent \$ amount	1% or equivalent \$ amount
	Business Income	\$500,000	\$500,000
	Utilities Services Time Element	\$15,000	\$15,000
	Spoilage	\$15,000	\$15,000
HIGH	TIV-w-BI*	\$4.5 million	\$9 million
	Wind/Hail Deductible	1% or equivalent \$ amount	N/A
	Utilities Services Time Element	\$20,000	\$20,000
	Spoilage	\$20,000	\$20,000

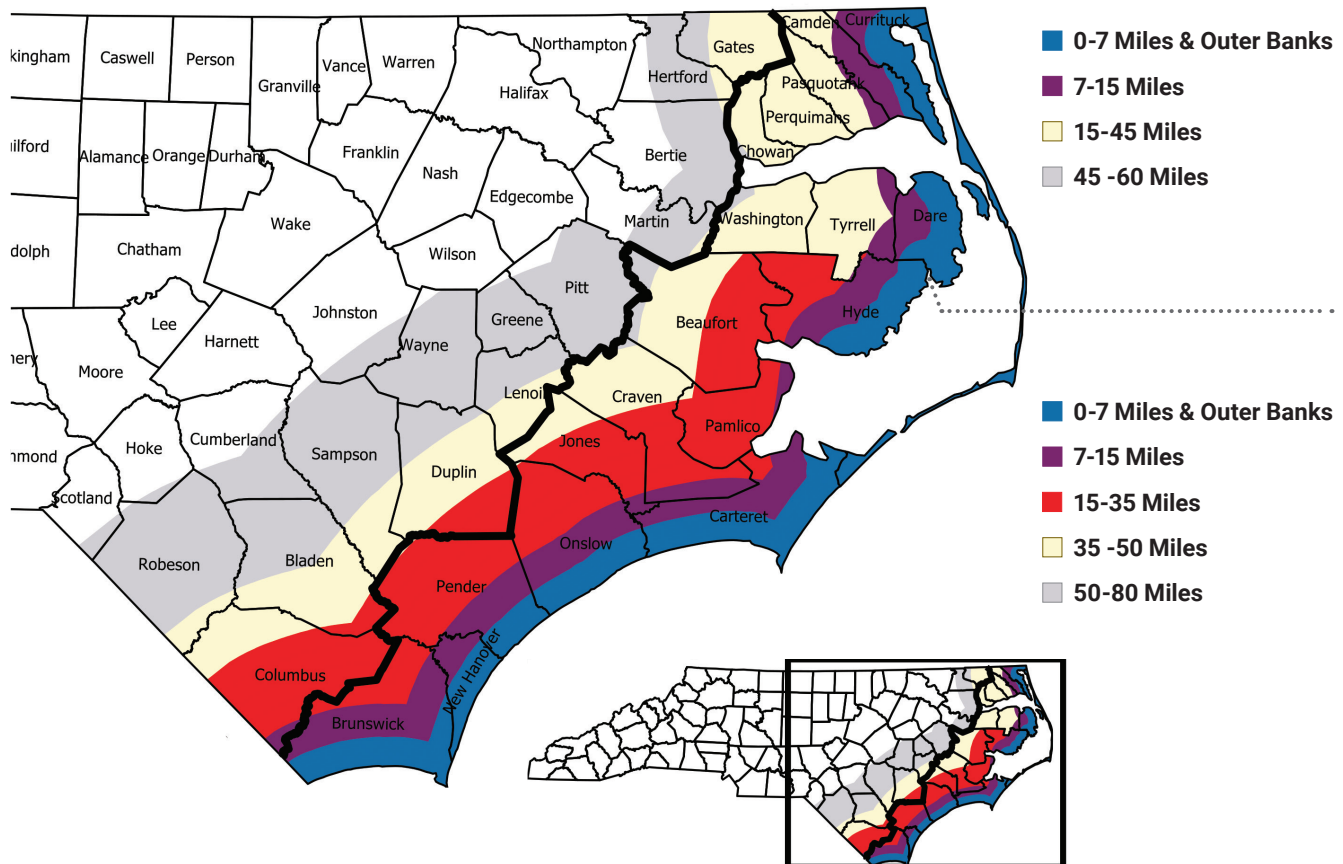
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

NORTH CAROLINA (EFFECTIVE JANUARY 27, 2020)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.
- Wind/hail can only be excluded in the following counties eligible for wind pool coverage (shown below and right of the bolded black line): Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, and Washington.



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Coastal Guidelines



NORTH CAROLINA (EFFECTIVE JANUARY 27, 2020)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000
			\$2 million \$10,000 \$10,000 \$300,000
EXTREME MODIFIED	With or Without Wind/Hail Exclusion	Spoilage	\$10,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Business Income Utilities Services Time Element	\$375,000 2001 or later 5% or equivalent \$ amount \$500,000 \$10,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Business Income Utilities Services Time Element	\$750,000 2001 or later 5% or equivalent \$ amount \$500,000 \$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Utilities Services Time Element	\$1.5 million 2001 or later 2% or equivalent \$ amount \$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element	\$3 million 1% or equivalent \$ amount \$25,000

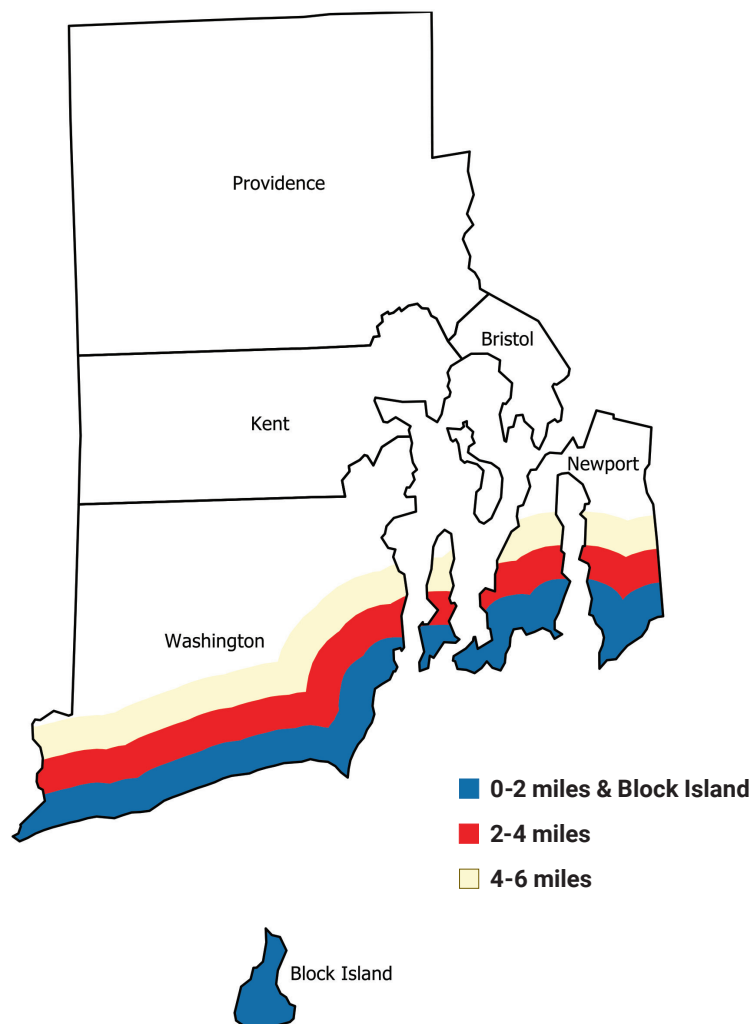
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

RHODE ISLAND (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



RHODE ISLAND (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Not eligible		
SEVERE	TIV-w-BI* Wind/Hail Deductible Business Income Utilities Services Time Element Spoilage	\$3 million 2% or equivalent \$ amount \$500,000 \$15,000 \$15,000	\$6 million 1% or equivalent \$ amount \$500,000 \$15,000 \$15,000
HIGH	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element Spoilage	\$4.5 million 1% or equivalent \$ amount \$20,000 \$20,000	\$9 million N/A \$20,000 \$20,000

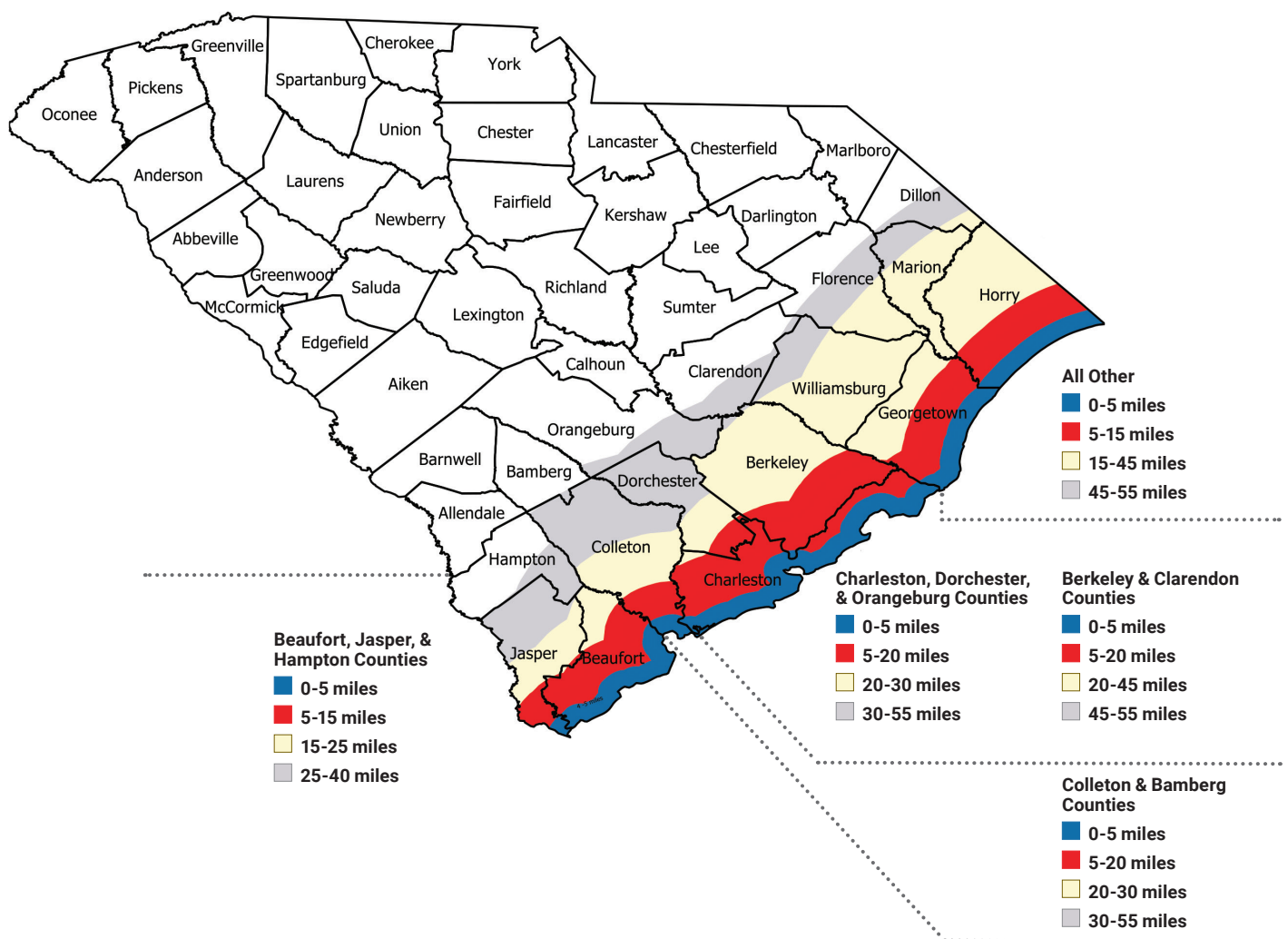
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

SOUTH CAROLINA (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands (except Hilton Head) will NOT be considered.



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Coastal Guidelines



SOUTH CAROLINA (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI* Utilities Services Time Element Spoilage Garagekeepers	\$2 million \$10,000 \$10,000 \$300,000
			\$2 million \$10,000 \$10,000 \$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Business Income Utilities Services Time Element	\$75,000 2001 or later 5% or equivalent \$ amount \$500,000 \$15,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Year Built Wind/Hail Deductible Utilities Services Time Element	\$1.5 million 2001 or later 2% or equivalent \$ amount \$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI* Wind/Hail Deductible Utilities Services Time Element	\$3 million 1% or equivalent dollar amount \$25,000

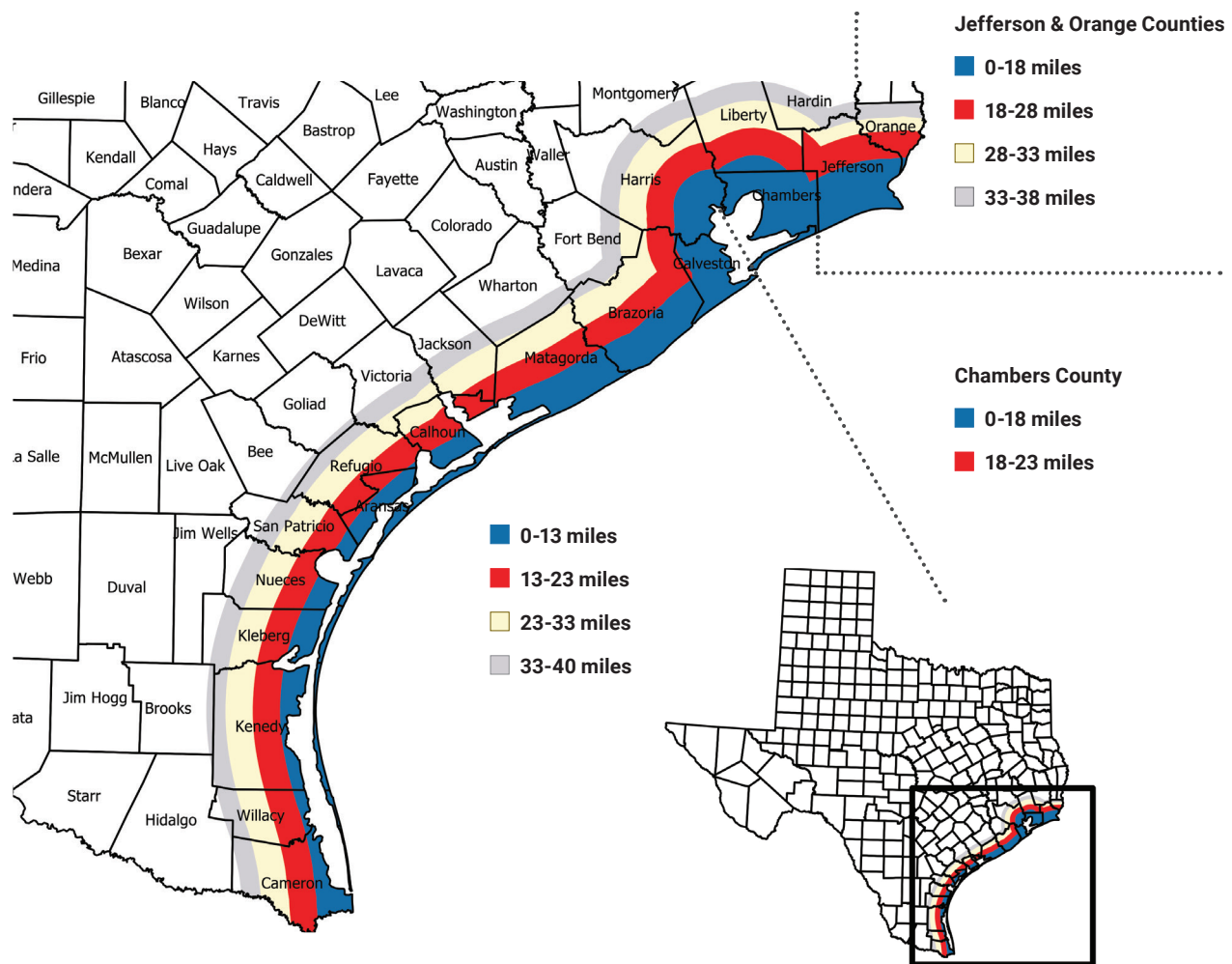
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

TEXAS (EFFECTIVE SEPTEMBER 1, 2021)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



TEXAS (EFFECTIVE SEPTEMBER 1, 2021)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded Risks in Harris Cty not eligible in this zone	TIV-w-BI*	\$2 million
		Utilities Services Time Element	\$10,000
		Spoilage	\$10,000
		Garagekeepers	\$300,000
			\$2 million
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$750,000
		Wind/Hail Deductible	5% or equivalent \$ amount
		Business Income	\$500,000
HIGH	With or Without Wind/Hail Exclusion	Utilities Services Time Element	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million
		Wind/Hail Deductible	2% or equivalent dollar amount
		Utilities Services Time Element	\$20,000
MODERATE	With or Without Wind/Hail Exclusion		\$3 million
			1% or equivalent dollar amount
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$20,000
		Wind/Hail Deductible	\$3 million
		Utilities Services Time Element	1% or equivalent dollar amount

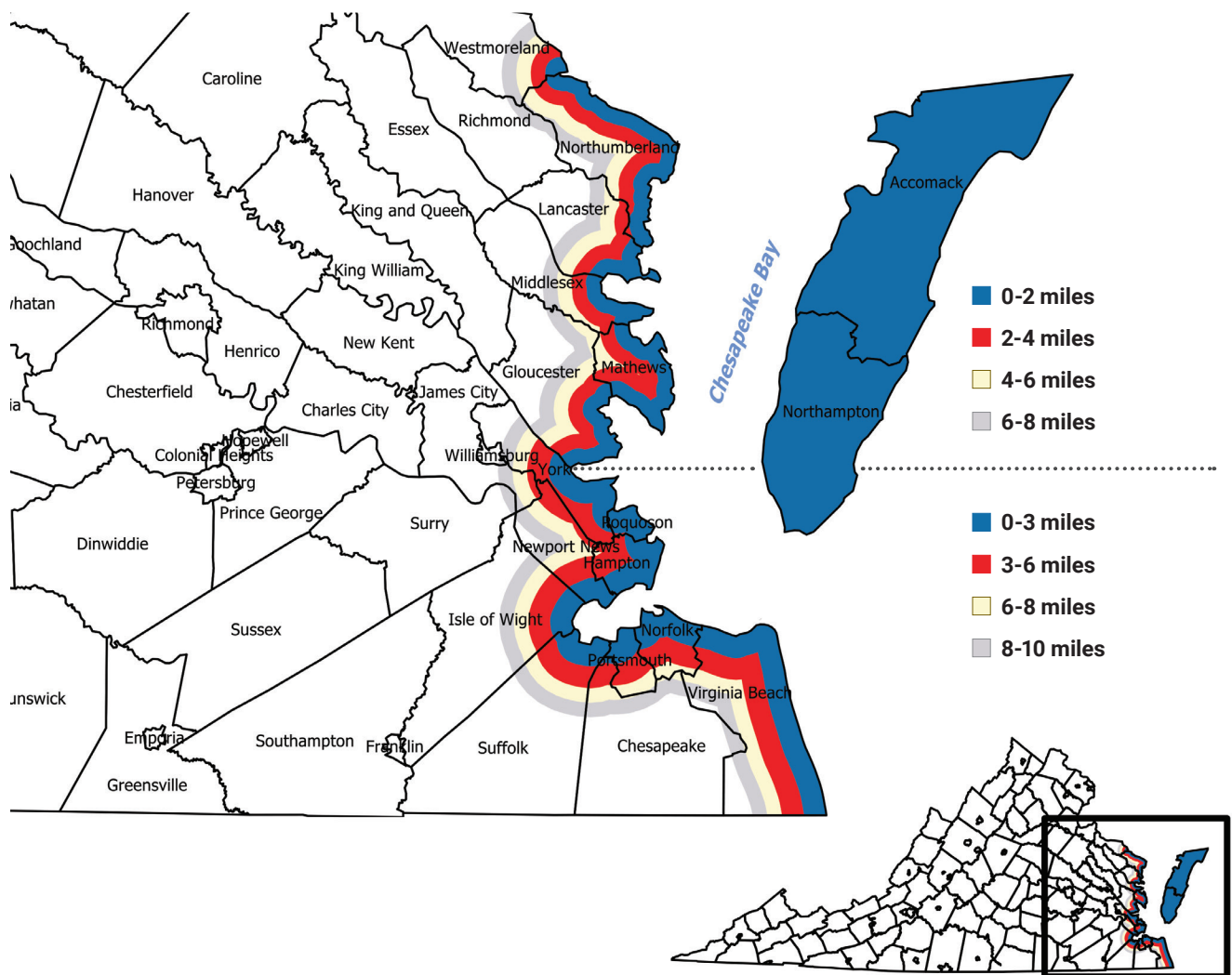
*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate

Coastal Guidelines

VIRGINIA (EFFECTIVE JANUARY 17, 2019)

The following guidelines apply for the coastal areas identified in addition to our standard underwriting guidelines. These guidelines do not apply to contractors with property TIV <\$25,000.

- Twenty-four (24) hour BI/EE deductible options are NOT available in coastal zones.
- Risks on barrier islands will NOT be considered.



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Coastal Guidelines



VIRGINIA (EFFECTIVE JANUARY 17, 2019)

Zone/Area	Coverage/Characteristics	Frame, Joisted Masonry, & Non-Combustible Construction MAX LIMIT/ MIN DEDUCTIBLE	Masonry Non-Combustible, Modified Fire-Resistive, & Fire-Resistive Construction MAX LIMIT/ MIN DEDUCTIBLE
EXTREME	Wind/Hail MUST be Excluded	TIV-w-BI*	\$2 million
		Utilities Services Time Element	\$10,000
		Spoilage	\$10,000
		Garagekeepers	\$300,000
SEVERE	With or Without Wind/Hail Exclusion	Spoilage	\$15,000
			\$15,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$1.5 million
		Wind/Hail Deductible	2% or equivalent \$ amount
		Business Income	\$500,000
HIGH	With or Without Wind/Hail Exclusion	Spoilage	\$20,000
			\$20,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$3 million
		Wind/Hail Deductible	1% or equivalent dollar amount
		Utilities Services Time Element	\$20,000
MODERATE	With or Without Wind/Hail Exclusion	Spoilage	\$25,000
			\$25,000
	WITHOUT Wind/Hail Exclusion	TIV-w-BI*	\$4.5 million
		Utilities Services Time Element	\$25,000

*Total Insured Value (TIV) with Business Income (BI) reflects the TIV of the location + BI sub-limit if less than BI estimate