



	Guideline
<p>Exposure Types:</p> <p>The following exposure types must be part of a larger schedule of properties:</p> <ul style="list-style-type: none"> <li>• Vacant Land</li> <li>• Single Family Homes</li> <li>• Two Family Homes</li> <li>• Parking Lots / Garages</li> </ul>	
Does the applicant have real estate agents on staff that buy or sell properties for others?	NO
Do all buildings meet all applicable building codes and safety ordinances?	YES
Are there any locations or operations outside of the United States?	NO
Do any of the locations have hazardous tenancies?	NO
Are any of the locations or buildings under construction or planned to be under construction during the policy period?	NO
Do any of the locations have diving boards or pools lacking full fencing with self-locking gates?	NO
Do any of the locations have armed guards?	NO
Do any of the locations have animal exposures (guard dogs or any other operations related to animals)?	NO
Do any of the locations have recreation exposures other than pool, health club, tennis court, playgrounds and community rooms?	NO
Are any recreation facilities open to the general public (non-guests or tenants)?	NO
<p>Does any of the vacant land have any attractive nuisance exposures such as bodies of water, hiking trails, all-terrain-vehicle trails or race courses, abandoned or vacant buildings, public rights-of-way etc?</p> <p>(only applicable if exposure units entered for Vacant Land)</p>	NO
Do all tenants of non-habitational locations have leases holding the applicant harmless and providing the applicant with additional insured status on liability policies?	YES
Do any locations provide transportation to 3 <sup>rd</sup> parties such as guests or residents (shuttle vans/buses)?	NO
<p>Do any of the locations include the following types of property?</p> <ul style="list-style-type: none"> <li>○ Mobile home/RV trailer parks</li> <li>○ Senior Housing over 3 stories</li> <li>○ Boarding or Rooming houses</li> <li>○ Student housing/dorms</li> <li>○ Assisted living/nursing homes</li> <li>○ Enclosed malls over 1m square feet</li> <li>○ Marinas</li> <li>○ High Terrorism Risk buildings (per TRIA list)</li> <li>○ Parking garages or parking lots not attached to another property</li> <li>○ Subsidized housing (if more than 15% of units at any one location)</li> <li>○ Housing authorities or housing projects</li> <li>○ Vacant buildings (any building not at least 70% occupied)</li> <li>○ 50+ story buildings</li> <li>○ Heavy manufacturing tenancy</li> <li>○ Cold storage warehousing</li> </ul>	NO



Do all locations meet the following minimum Fire/Life Safety Standards?

**Commercial/Retail & Warehouse & Industrial/Manufacturing**

- 1-3 Stories
  - Hardwired smoke detectors
  - Two means of egress from all floors
- 4-7 Stories
  - No frame construction
  - Hardwired smoke detectors
  - Two means of egress from all floors
- 8+ Stories
  - Fire Resistive or Masonry Non-combustible construction
  - Hardwired smoke detectors
  - Two means of egress from all floors by enclosed stairwells
  - Fully Sprinklered or Central Station Alarm with Standpipe

**Hotels & Motels**

- 1-2 Stories
  - Hardwired smoke detectors
  - Two means of egress from all floors
- 3-20 Stories
  - Fire Resistive or Masonry Non-Combustible construction
  - Hardwired smoke detectors
  - Two Means of egress from all floors by enclosed stairwells
  - Fully Sprinklered or Central Station Alarm with Standpipe
- 21+ Stories
  - Fire Resistive construction
  - Hardwired smoke detectors
  - Two means of egress from all floors by enclosed stairwells
  - Fully Sprinklered

**Apartments & Single/Two Family Homes & Office Buildings**

- 1-3 Stories
  - Battery operated smoke detectors (maintained on a regular schedule)
  - Two means of egress from all floors
- 4-7 Stories
  - No frame construction
  - Hardwired smoke detectors
  - Two means of egress from all floors
- 8-20 Stories
  - Fire Resistive or Masonry Non-Combustible construction
  - Hardwired smoke detectors
  - Two means of egress from all floors
  - Fully Sprinklered or Central Station Alarm with Standpipe
- 21+ Stories
  - Fire Resistive construction
  - Hardwired smoke detectors
  - Two means of egress from all floors by enclosed stairwells
  - Fully Sprinklered

YES