

Commercial Property & Liability Policy Quoting

Step 1: Get a Rate Indication

Use the simple tables below to calculate a basic, non-bindable rate to see if we are a viable option for the risk. Note that the rate may change after full underwriting review.

Building & Contents Limits	Rate Per Thousand from Tables on Pages 2 & 3	Premium

Premises Liability Limit	Rate from Tables on Pages 2 & 3 >>>>>>	Premium

Optional Coverages	Rates Shown on Page 3	Premium

Mandatory Coverage	Rate from Tables on Pages 2 & 3 >>>>>>	Premium
Certified Terrorism	>>>>>>	\$10

Grand Total Estimate for all three sections: _____

Step 2: Request a Formal Quote

If the Rate Indication in Step 1 is acceptable, complete the Quote Request on pages 4, 5, & 6 and submit to your underwriter to begin the formal rating and full underwriting processes.

Loudoun Mutual Insurance Company

Rate Indications for Commercial Property & Premises Liability

edition Jan 2022

Property Rates for Building & Contents

(Fire, EC, VMM; \$1,000 ded)

Rates per thousand

Protected Part Prot Unprotected

Premises Liability Rates

(incl \$5,000 med pay)

Limit

Basis

Lessor's Risk	Rate based on predominate occupancy below				Limit	Basis
					\$100,000 \$300,000 \$500,000 \$1,000,000	<i>For all limits, use 40% of predominate occupancy rate.</i>
Apartments	Frame	\$ 3.00	\$ 3.50	\$ 4.00	\$100,000	\$18 per unit
	Masonry	\$ 2.50	\$ 3.00	\$ 3.50	\$300,000	\$21 per unit
	Non Comb	\$ 2.00	\$ 2.50	\$ 3.00	\$500,000	\$24 per unit
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$27 per unit
Offices	Frame	\$ 2.00	\$ 2.50	\$ 3.00	\$100,000	\$6 per 100 sq. ft.
	Masonry	\$ 1.50	\$ 2.00	\$ 2.50	\$300,000	\$7 per 100 sq. ft.
	Non Comb	\$ 1.00	\$ 1.50	\$ 2.00	\$500,000	\$8 per 100 sq. ft.
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$9 per 100 sq. ft.
Retail	Frame	\$ 3.00	\$ 3.50	\$ 4.00	\$100,000	\$12 per 100 sq. ft.
	Masonry	\$ 2.50	\$ 3.00	\$ 3.50	\$300,000	\$14 per 100 sq. ft.
	Non Comb	\$ 2.00	\$ 2.50	\$ 3.00	\$500,000	\$16 per 100 sq. ft.
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$18 per 100 sq. ft.
Restaurants <i>(Ansul system required; alcohol sales less than 25% of tot receipts)</i>	Frame	\$ 5.50	\$ 6.00	\$ 6.50	\$100,000	\$19 per 100 sq. ft.
	Masonry	\$ 5.00	\$ 5.50	\$ 6.00	\$300,000	\$22 per 100 sq. ft.
	Non Comb	\$ 4.50	\$ 5.00	\$ 5.50	\$500,000	\$26 per 100 sq. ft.
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$28 per 100 sq. ft.
Clubs/Lodges <i>(Alcohol sales less than 25% of tot receipts)</i>	Frame	\$ 3.00	\$ 3.50	\$ 4.00	\$100,000	Please Contact Underwriter
	Masonry	\$ 2.50	\$ 3.00	\$ 3.50	\$300,000	
	Non Comb	\$ 2.00	\$ 2.50	\$ 3.00	\$500,000	
	Special add \$.50			Earthquake add \$.35	\$1,000,000	
Motels <i>(Non-franchise; no pools with diving boards)</i>	Frame	\$ 4.00	\$ 4.50	\$ 5.00	\$100,000	\$24 per unit
	Masonry	\$ 3.50	\$ 4.00	\$ 4.50	\$300,000	\$27 per unit
	Non Comb	\$ 3.00	\$ 3.50	\$ 4.00	\$500,000	\$30 per unit
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$33 per unit
Auto Repair <i>(No paint booths or woodstoves)</i>	Frame	\$ 4.50	\$ 5.00	\$ 5.50	\$100,000	Please Contact Underwriter
	Masonry	\$ 4.00	\$ 4.50	\$ 5.00	\$300,000	
	Non Comb	\$ 3.50	\$ 4.00	\$ 4.50	\$500,000	
	Special add \$.50			Earthquake add \$.35	\$1,000,000	
Woodworking <i>(Must have dust collection system in place.)</i>	Frame	\$ 4.50	\$ 5.00	\$ 5.50	\$100,000	\$100 per building
	Masonry	\$ 4.00	\$ 4.50	\$ 5.00	\$300,000	\$125 per building
	Non Comb	\$ 3.50	\$ 4.00	\$ 4.50	\$500,000	\$140 per building
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$155 per building
Warehouse <i>(No flammable storage)</i>	Frame	\$ 2.00	\$ 2.50	\$ 3.00	\$100,000	\$50 per building
	Masonry	\$ 1.50	\$ 2.00	\$ 2.50	\$300,000	\$65 per building
	Non Comb	\$ 1.00	\$ 1.50	\$ 2.00	\$500,000	\$75 per building
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$100 per building
Short Term Rentals	Frame	\$ 5.40	\$ 6.90	\$ 7.80	\$100,000	\$65 per unit
	Masonry	\$ 4.40	\$ 5.70	\$ 6.50	\$300,000	\$80 per unit
	Non Comb	\$ 3.50	\$ 4.90	\$ 5.80	\$500,000	\$95 per unit
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$135 per unit
Mobile Home Parks	Frame	\$10.00	\$ 10.00	\$ 10.00	\$100,000	\$18 per unit
	Masonry	n/a	n/a	n/a	\$300,000	\$21 per unit
	Non Comb	n/a	n/a	n/a	\$500,000	\$24 per unit
	Special add \$.50			Earthquake add \$.35	\$1,000,000	\$27 per unit
Vacant	Frame	\$ 8.00	\$ 8.50	\$ 9.00	\$100,000	\$50 per building
	Masonry	\$ 7.50	\$ 8.00	\$ 8.50	\$300,000	\$65 per building
	Non Comb	\$ 7.00	\$ 7.50	\$ 8.00	\$500,000	\$75 per building
					\$1,000,000	\$100 per building

WATERFORD, VA

Agency: _____ (Code: _____)

Request for Commercial Property & Liability Quote

Eff Date _____ Exp Date _____

Preliminary Underwriting Questions:

If you answer "Yes" to any of the following questions, please contact Underwriting prior to completing the quote request:

- 1. Have there been any losses at any location for this organization in the past five years? ____ Yes ____ No
- 2. In the past 5 years, has current coverage been cancelled or non-renewed, or has the premium been dramatically increased? ____ Yes ____ No
- 3. Is this a lessor's risk? ____ Yes ____ No

Named Ins'd: _____

Mailing Address: _____

Property Location(s) 1. _____ County: _____

2. _____ County: _____

3. _____ County: _____

Premises Liab: No Liability Coverage

Limit \$100,000 \$300,000 \$500,000 \$1,000,000 \$2,000,000**

Med Pay \$1,000 \$3,000 \$5,000

** Reinsurance approval necessary before \$2M limit quote can be released

** This is lessor's risk (premises only) liability. This isn't a CGL.

Building 1: (Location: 1 2 3)

Occupancy: _____

List of Tenants: _____

Construction: Frame Masonry Non Combustible Metal

Prot Class: Protected (1-8) Partially Protected (9) Unprotected (10)

Ded _____ (\$1,000 to \$50,000) Year Built: _____ Sq Footage: _____

Update year: Electric _____ Plumbing _____ Heating _____ Roof _____

Policy Form: Basic (Fire & EC) Basic (Fire, EC, & VMM) Special

Building Limit _____ ACV Replacement Cost (80% coinsurance applies)

Contents Limit _____ ACV Replacement Cost

Prot Devices: Central Station Burglar Central Station Fire Other: _____

Options: Commercial Guardian* (\$150) Water/Sewer Backup \$10,000 limit (\$50)

Loss of Income (Limit: _____) Equipment Breakdown (\$86)

**Includes Water/Sewer Backup (\$25,000), Loss of Income (10% of Cov A), Limited Earthquake, \$5K Contents, etc (see form for full details)*

Building 2: (Location: 1 2 3)

Occupancy: _____

List of Tenants: _____

Construction: Frame Masonry Non Combustible Metal

Prot Class: Protected (1-8) Partially Protected (9) Unprotected (10)

Ded _____ (\$1,000 to \$50,000) Year Built: _____ Sq Footage: _____

Update year: Electric _____ Plumbing _____ Heating _____ Roof _____

Policy Form: Basic (Fire & EC) Basic (Fire, EC, & VMM) Special

Building Limit _____ ACV Replacement Cost (80% coinsurance applies)

Contents Limit _____ ACV Replacement Cost

Prot Devices: Central Station Burglar Central Station Fire Other: _____

Options: Commercial Guardian* (\$150) Water/Sewer Backup \$10,000 limit (\$50)

Loss of Income (Limit: _____) Equipment Breakdown (\$86)

**Includes Water/Sewer Backup (\$25,000), Loss of Income (10% of Cov A), Limited Earthquake, \$5K Contents, etc (see form for full details)*

Building 3: (Location: 1 2 3)

Occupancy: _____

List of Tenants: _____

Construction: Frame Masonry Non Combustible Metal

Prot Class: Protected (1-8) Partially Protected (9) Unprotected (10)

Ded _____ (\$1,000 to \$50,000) Year Built: _____ Sq Footage: _____

Update year: Electric _____ Plumbing _____ Heating _____ Roof _____

Policy Form: Basic (Fire & EC) Basic (Fire, EC, & VMM) Special

Building Limit _____ ACV Replacement Cost (80% coinsurance applies)

Contents Limit _____ ACV Replacement Cost

Prot Devices: Central Station Burglar Central Station Fire Other: _____

Options: Commercial Guardian* (\$150) Water/Sewer Backup \$10,000 limit (\$50)

Loss of Income (Limit: _____) Equipment Breakdown (\$86)

**Includes Water/Sewer Backup (\$25,000), Loss of Income (10% of Cov A), Limited Earthquake, \$5K Contents, etc (see form for full details)*

Basic Underwriting Questions - For Quoting Purposes Only

Note: These questions are NOT a substitute for the complete set of underwriting questions required later in risk evaluation process.

1. Prior Carrier:
2. Named Insured, LLC member, or Corporation Owner's **name, primary address, SSN, and/or date of birth:**
(Credit & loss history checks help us better determine IRPM quote adjustments.
No binding is allowed until credit and loss history checks have been completed.)
3. If known, what is the existing policy premium, or that of a competing quote?
4. Please list any other information that you feel may help us better quote this risk.

Upon completion, email this form to us and we will return a quote (with application) as quickly as possible.

Thank you for allowing Loudoun Mutual the opportunity to quote this risk.