

## Commercial Target Markets

-Value of Building and Contents should be less than \$2 Million Per Building for all classes

-Liability limits available up to \$1 Million / \$2 Million

-Building size should be less than 10,000 square foot per floor to be BOP eligible

<u>Business Description</u>	<u>BOP (CAPS)</u>	<u>SMP (Contact UW)</u>
Apartments / Apartment Complexes	YES	If not BOP eligible
Banquet and Wedding Facilities	No - SMP Only	YES
Bed & Breakfast	YES	If not BOP eligible
Can and Bottle Redemption Centers	YES	If not BOP eligible
Car Washes -Up to 2 Bays as Secondary Operation= BOP Stand alone car wash =SMP	YES	If not BOP eligible
Clubs -VFW, Moose, Etc. -Live Entertainment Limited to 2 times per Week -No "shooting clubs" / No Archery -Up to 80% alcohol sales. Liquor Legal not Available -No zone 2 risks (Over 50,000 population)	No - SMP Only	YES
Golf Courses (Miniature)	No - SMP Only	YES
Golf Courses (Public)	No - SMP Only	YES
Homeowners / Condo Association -No water losses in past 5 years	YES	If not BOP eligible
Laundries (Coin Washers & Dryers)	YES	If not BOP eligible
Lessors Risk Only Operations (Strip Plazas) -Rated using highest rated occupancy -Eligible for BOP if all occupancies are BOP eligible -SMP if not eligible for BOP	YES	If not BOP eligible
Manufactured Home Parks -Rated using gross receipts	No - SMP Only	YES
Office	YES	If not BOP eligible
Restaurants - Alcohol receipts allowed up to 50% of Total Receipts - Liquor Legal Available up to 30% of Total Receipts	YES	If not BOP eligible
Retail	YES	If not BOP eligible
Self Storage Units / Facilities	YES	If not BOP eligible
Storage Buildings / Warehouses	No - SMP Only	YES
Student Housing	YES	If not BOP eligible
Taverns / Bars -No zone 2 risks (Over 50,000 population) -Live Entertainment Limited to 2 times per Week -Alcohol Receipts allowed of up to 80% of total receipt	No - SMP Only	YES
Vacant Properties -Buildings are considered vacant if more than 50% of sq ft is vacant	No - SMP Only	YES

For individual questions on each class, please refer to CPIC Profile

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