



Target Market Product Profile
BED & BREAKFASTS
Commercial Lines

TARGETED TYPES

Non-owner occupied (See Personal Lines Bed & Breakfast product profile if owner occupied & less than 5 rooms

Restored houses converted to Bed & Breakfasts

Smoke detectors operating in each guest room

All stairways equipped with handrails

Risks seen and inspected by agent

No limit on number of rooms for eligibility, but number of guest rooms will determine whether CF, SMP or HO

1 picture of each structure will be reimbursed at \$ 5 each if they accompany the application

UNDERWRITING CONCERNS

Dogs as pets

Pools

Woodstoves

Other business conducted on premises refused by another insurance carrier

Buildings for sale

Waterfront exposures

DRYDEN MUTUAL PROGRAM FEATURES

- URB SMP and CF are the prime vehicles for coverage on Bed & Breakfasts to provide products and loss of income. However, ML-4 is needed if owner occupied.
- Total square footage needed by floor to calculate value of structure.
- Square footage needed for area not occupied by owner (OL&T), number of guest rooms available to visitors and receipts needed for products coverage.

