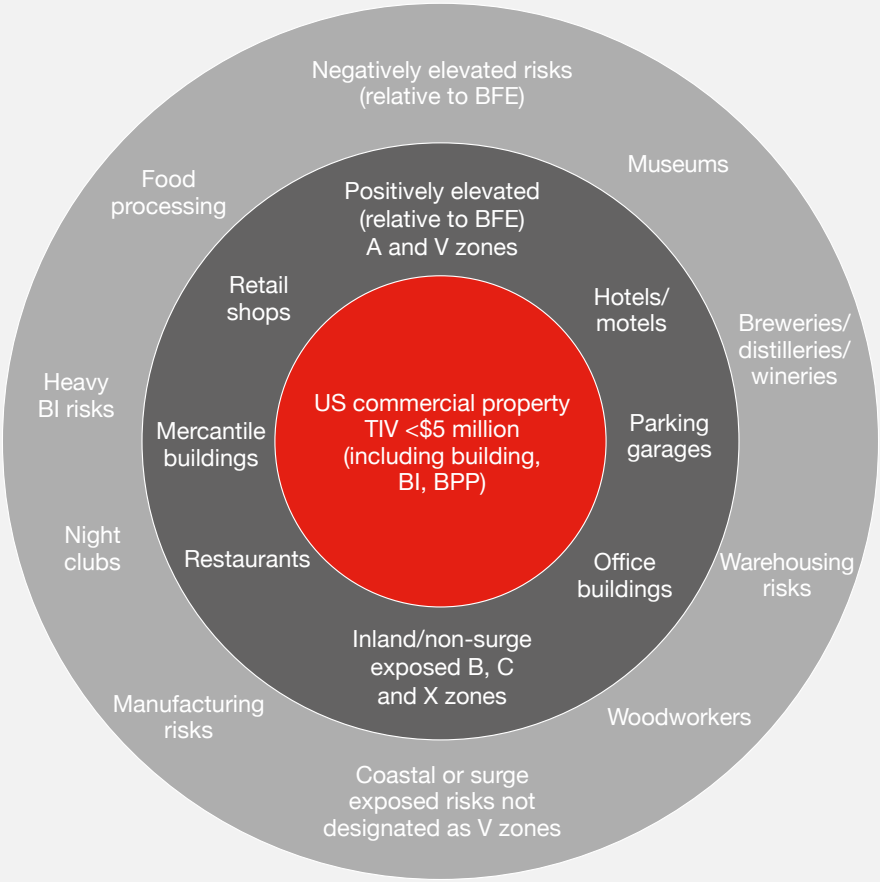
HISCOX
LONDON MARKET

# Hiscox FloodPlus
Commercial appetite guide

## Flood risk appetite
There are exceptions to the below.



HISCOX
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Commercial appetite guide

## Excluded/declined

### Declined occupancies

- Airports.
- Amusement park/fairgrounds.
- Auditorium.
- Auto dealer.
- Boat yards.
- Bowling alley.
- Brewery.
- Camp.
- Casino.
- Cement plant.
- Chemical plant.
- Convention centre.
- Distillery.
- Fine arts dealers (excl. artworks).
- Food processing.
- Gym/indoor sports club.
- Habitational – condominiums.
- Habitational – individual units.
- Hospital.
- Laboratory.
- Libraries.
- Marinas.
- Mobile home parks.
- Museums.
- Nightclubs.
- Pharmacy.
- Race tracks.
- Radio or TV station (excl. tower).
- Railroad properties.
- Recycling.
- Sewage treatment plants.
- Stadium – enclosed.
- Tavern.
- Theatre.
- Winery.
- Vehicle showroom.
- Warehouse perishables.

### Declined business personal property and business income

- Manufacturing.
- Medical clinic.

### Declined risk factors

- Any history of prior losses.
- Any risks located in Alaska or Hawaii.
- Any risk with existing or unrepaired flood damage.
- Asbestos construction.
- Adobe construction.
- BPP and BI risks not written in conjunction with Buildings (unless leaseholders improvements and betterments).
- Buildings partially or entirely over water.
- Chemical/fertilizer risks.
- Improvement and betterments on an excess policy.
- Properties that are involved in the growing, processing or sale of cannabis.
- Standalone business interruption.
- Standalone business personal property (BPP).
- Structures not on a permanent or fixed foundation.