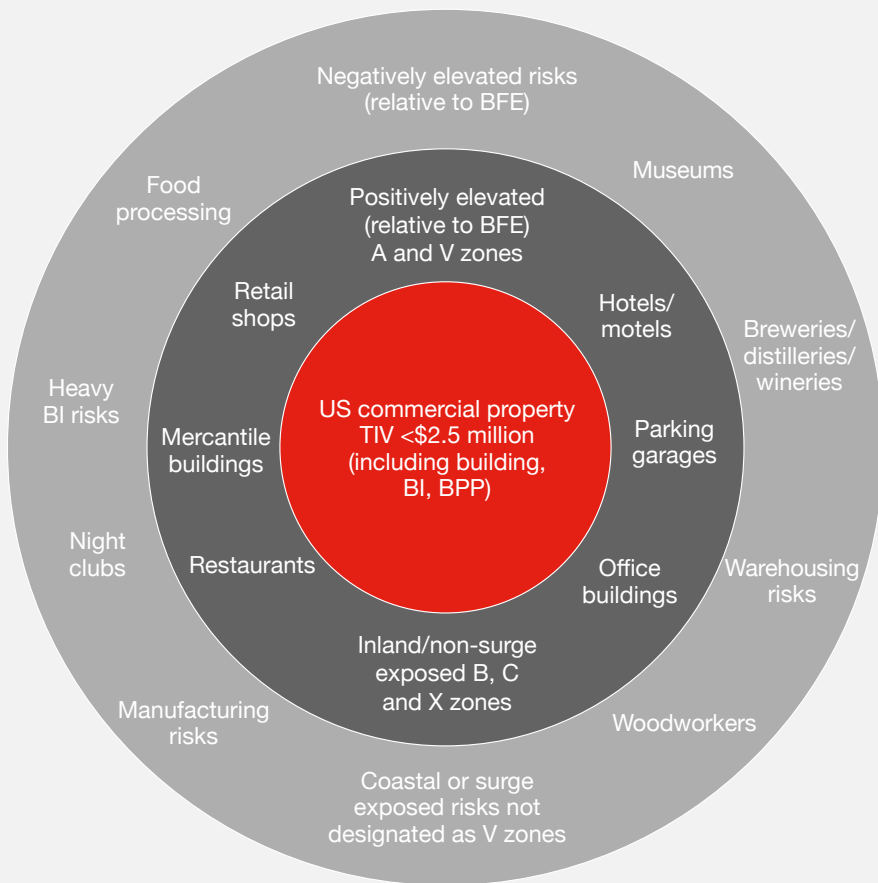


**Flood risk appetite**

There are exceptions to the below.



**Excluded/declined**

**Declined occupancies**

- Airports.
- Amusement park and fairgrounds.
- Boat yards.
- Bowling alley.
- Camp.
- Cement plant.
- Chemical plant.
- Convention centre.
- Farming.
- Gasoline station.
- Grocery store.
- Gym and indoor sports club.
- Habitational – condominium buildings.
- Habitational – individual units.
- Habitational – multi-family.
- Kennels.
- Marinas.
- Mobile home parks.
- Racetracks.
- Radio or TV station excluding tower.
- Railroad properties.
- Recycling.
- Sewage treatment plants.
- Stadium enclosed.
- Vehicle showroom.
- Warehouse perishables.

**Declined business personal property and business income**

- Casino.
- Fine arts dealers (excl. artworks).
- Hospital.
- Laboratory.
- Medical clinic.
- Museums.
- Night clubs.
- Nursing home.
- Pharmacy.

**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.
- BPP and BI risks not written in conjunction with buildings (unless leaseholders improvements and betterments).
- Buildings partially or entirely over water.
- Chemical or fertilizer risks.
- Standalone business interruption.
- Standalone business personal property (BPP).
- Structures not on a permanent or fixed foundation.