PROPERTY AND PACKAGE

Property and package accounts

Give the underwriting team a complete view of the property, its occupants and the values at risk.

Account profile	Details to bring forward
Lessor's risk and mixed-use	Tenant schedule, operations, area occupied, leases, certificates and landlord controls.
Offices and retail	Exact occupancy, building construction, fire protection, public access and any higher-hazard activities.
Warehouses and light industrial	Stored goods, processes, storage heights, sprinklers and any combustible or unusual materials.
Vacant buildings	Reason for vacancy, duration, security, inspections, utilities and renovation or reoccupancy plans.
Qualifying habitational	Number and type of units, occupancy, age, updates, life-safety features and prior losses.
Restaurants and hospitality	Operations, cooking protection, liquor exposure, hours, lodging details where applicable and current coverage.

Property, package or separate coverages

Explain whether the request is for building/property coverage, liability or a package. Availability varies with occupancy, location, values and the proposed coverage. A property route is not automatically available on a monoline basis for every occupancy.

> Exclusive CPP: Coming soon. No official launch date has been announced. Existing property and package inquiries are separate from that forthcoming program.

This is a broker preparation resource. Availability and terms depend on the state, operations, underwriting and the policy issued. It is not a quote, binder or insurance contract.

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Property submission checklist

A current statement of values and specific building details reduce follow-up questions.

☐ Full property addresses, named insured, ownership interest and desired effective date.

☐ Statement of values with building, business personal property, stock and business income values separately identified.

☐ Construction type, year built, stories, square footage and occupancy or tenant schedule.

☐ Roof type and age; dates and scope of roofing, electrical, plumbing and heating updates.

☐ Sprinkler details, alarms, fire protection and any inspection or maintenance reports.

☐ Vacancy percentage and duration, security measures and renovation plans where applicable.

☐ Photos, prior/current coverage, deductibles, valuation basis and requested causes of loss.

☐ Recent loss runs and explanations of major claims, repairs or risk improvements.

☐ Business income basis and restoration considerations; any dependent locations or unusual values.

☐ Location-specific exposures such as coastal wind, flood concerns or wildfire proximity for discussion.

Values need context

Total insurable value is not the same as the requested policy limit or an automatic binding authority. Identify each value category and the valuation basis so the team can review the structure accurately.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

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