

Apartment/Condo Guidelines

See Product Guide for complete OnePac eligibility guidelines.

These additional guidelines apply in OR & WA

Apartment Program

Built for apartment occupancy.

Maximum sq ft per building= 50,000 if sprinklered; 20,000 for unsprinklered.

\$1,000 min deductible

No buildings built prior to 1979.

No mixed occupancy - See **Building Owners Program** for mixed occupancy.

Swimming pools must be fenced, no diving boards or slides.

Frame construction- 3 stories max

85% or better occupancy rate.

Must have 5 or more units; no more than 24 units per building.

Hard-wired smoke detectors are required in each unit, unless complex is less than 3 stories and less than 8 units, then battery operated acceptable.

No more than 25% of units for senior housing.

No more than 25% of units for HUD or Section 8 housing.

No student housing.

No playgrounds.

Condo Program

Must be built for Condo ownership, no conversions. Exception may be made for Non-Combustible or Fire-Resistive buildings that have undergone extensive renovations.

Maximum sq ft per building= 50,000 if sprinklered; 20,000 for unsprinklered.

\$1,000 min deductible

Furnishings in incidental buildings such as club houses, exercise rooms and other areas set aside for members use are to be included in the value of the building for rating purposes.

Mixed Commercial/Residential occupancy ok. If less than 25% of occupancy is retail may rate as Residential occupancy.

All construction must be 100% complete and full ownership transferred to the condominium association.

85% or better occupancy rate.

Swimming pools must be fenced, no diving boards or slides

No daily, weekly or weekend rentals

No Time Shares

No more than 24 units per building for residential condominiums.

Hardwired smoke detectors are required in each unit; unless complex is less than 3 stories and less than 8 units, then battery operated smoke detectors are acceptable.

No more than 25% of units for senior housing.

No more than 25% of units for HUD or Section 8 housing.

No student housing.

No buildings built prior to 1979.

No playgrounds.

Mixed Occupancy with Habitational

Classify as Apartment/Other in **Building Owners Program.**

Maximum sq ft per building= 50,000 if sprinklered; 20,000 for unsprinklered (Apt/Condo/Office/Retail/LRO Apt-Retail/LRO Office); 10,000 sq ft Unsprinklered (Other)

Occupancies must be eligible OnePac classes.

Swimming pools must be fenced, no diving boards or slides.

75% occupancy rate or better.

Smoke detectors are required.

No senior housing or assisted living facilities.

Restaurant occupants must be Restaurant guidelines.

No student housing.

No HUD or Section 8 housing developments

Building must be sprinklered.

No playgrounds.