

General Rules

See Product Guide for complete OnePac eligibility guidelines.

These additional guidelines apply to all Programs in OR & WA

No EIFS Siding

No aluminum wiring

If losses, 3 years hard copy loss runs required. 0 losses require file documentation

Installation, service, repair may not exceed 25% of sales.

No more than 3 losses in the last 3 years

Current owners must have successfully operated this or a similar business for at least 3 years.

Exception: Apartment, Building Owners and Condominium programs and risks that are franchises.

Sound financial condition

Insurance to value

Full compliance with all Life Safety Requirements and building ordinances and laws

Ineligible occupancies: Bowling, Public Assembly, Recreation or Amusement, Roller Skating, Public Warehouses, Lounges/Bars/Tavern/Nightclubs

Electroplating (except in the Servicing/Processing/Manufacturing Programs), Hotels/Motels (except Hotel/Motel Program), Manufacturing (except in Manufacturing Program), Woodworking.

Cooking or baking exposures must meet the following: Restaurant occupancies may not exceed 7500 sq ft (15000 sq ft in the Restaurant Program); Risks with fryers, broilers, grills or baking operations must be in full compliance with NFPA Standard 96 and UL 300 Standard.

Risks may not be open more than 18 hours per day.

No direct importing of foreign made products with no legal presents in the US.

No non-profit organizations, except printers and theaters.

No filling or servicing of LPG tanks.

Seasonal operations (closed more than 60 consecutive days) are not eligible.

No overhauling or remanufacturing of machinery or equipment and no sales of used or reconditioned products.

Frame construction limited to 3 story maximum building height. All other construction type= unlimited.

Maximum payroll= \$2,000,000.

Maximum sales per location= \$5,000,000.

Maximum property per building- \$10,000,000 sprinklered; \$3,000,000 non-sprinklered (see Restaurant and Manufacturers tabs for differing guidelines)