COMMERCIAL REAL ESTATE

Appetite Guide

Your quick guide to quoting with confidence.

The Rainbow Appetite Guide covers eligibility, coverage options, and underwriting criteria for Commercial Real Estate risks—plus key limits, guidelines, and team contacts to help you grow your business with Rainbow.

RAINBOW

Commercial Real Estate: Lessor's Risk Only (LRO)

Single or Multi Location / Single or Multiple Tenant Types
Includes Restaurants, Mixed Use, Apartment Buildings, Older Buildings, Vacant Buildings

Eligible Lessors Risk Tenant Types

Tenant	Description	Examples & Tips
Full-Service Restaurant	Seated dining with table service	**Examples:** Sit-down, casual dining, fine dining **Tip:** Customers are seated and served
Quick-Service / Takeout	Counter service with quick turnover	**Examples:** Fast food, coffee shops, sandwich shops, pizza takeout **Tip:** Order at counter; limited seating
Bar / Tavern	Alcohol-focused with limited food	**Examples:** Bars, pubs, taverns, lounges **Tip:** Alcohol is primary revenue
Liquor Store	Retail sale of alcohol for off-premises use	**Examples:** Beer, wine, liquor stores
Mercantile (Retail)	Retail sale of goods	**Examples:** Clothing, electronics, general retail **Tip:** Product-focused, not food
Office	Professional services with low foot traffic	**Examples:** Law firms, accounting, insurance
Bank / Financial Institution	Financial services with customer transactions	**Examples:** Banks, credit unions, branches
Manufacturer (Light)	Low-hazard assembly or production	**Examples:** Small-scale assembly, non-hazardous fabrication **Note:** No high-hazard manufacturing
Habitational (Mixed use only)	Residential occupancy	**Examples:** Apartments, condos, multifamily
Cannabis (Dispensary / Warehouse / Distributor / Prescriber)	Cannabis sales, storage, or distribution	**Examples:** Dispensaries, distribution, storage, medical offices **Note:** No growing operations
Fitness / Sporting Activities	Exercise or recreational facilities	**Examples:** Gyms, yoga, martial arts, training
Healthcare	Outpatient medical services	**Examples:** Doctor, dental, urgent care, physical therapy **Tip:** Medical treatment provided
Personal Services	Low-hazard personal care	**Examples:** Hair salons, barbers, spas, tailoring
Pet Services / Veterinary	Animal care or services	**Examples:** Grooming, daycare, veterinary clinics
Dry Cleaning / Laundry	Garment cleaning services	**Examples:** Dry cleaners, laundromats
School / Daycare	Education or childcare services	**Examples:** Daycare, preschool, K–12
Grocery	Food and household retail	**Examples:** Supermarkets, grocery stores, specialty markets

Ineligible Lessors Risk Tenant Types

Tenant	Examples
Addiction, rehabilitation, substance abuse counseling, shelters, halfway housing	Adult entertainment
Aircraft or spacecraft exposures	Assisted living, senior care, adult day care
Auto repair operations, rebuilt cars, salvage operations	Axe or knife throwing operations, Archery
Blasting, drilling, oil and gas operations	Buildings under construction, builders risk (ground up construction)
Casinos, gambling, horse racing, dog racing	Campgrounds, RV parks, mobile homes
Chemical manufacturing, hazardous materials dealers or operations	Chemical or pharmaceutical storage
Cold storage risks, commercial refrigeration operations	Contracting, construction risks
Debris removal, dismantling, recycling, scrap operations	Demolition, excavation, or wrecking operations
Docks, marinas, boating exposures	Explosives, Fireworks, Ammunition manufacturers/sales
Farms, orchards, vineyards	Greenhouses, Cannabis Grow Operations
Gun Shops, Shooting Ranges, Firearm manufacturers/sales	Hookah Bars
Hotels, motels, hostels, short term rentals, single room rentals	Manufacturing operations involving significant fire, explosion, environmental contamination, or hazardous material exposures
Manufactured housing	Nightclubs, Theatres, Auditoriums
Pawn Shops	Pools, swim clubs or lessons
Student housing, Subsidized housing, Section 8 housing	Warehousing exposures
Waste disposal operations: garbage collectors, recycling, junk dealers, scrap paper operations, auto dismantling, any other waste or debris removal	Woodworking, logging, lumber or any occupancies requiring dust collection

Available Liability Coverage

Coverage	Maximum Limit
General Liability	$1M / $2M ($2M / $4M available via referral)
Personal & Advertising Injury	Included in Each Occurrence Limit
Damage to Premises Rented to You	$100,000
Per Location Aggregate	Available
Medical Payments	Excluded
Assault & Battery	Up to $1M / $2M
Employee Benefits Liability	Up to $1M
Hired & Non-Owned Auto Liability	Up to $1M
Employment Practice Liability	Up to $1M
Cyber Liability	Up to $1M

Liability Exposures

Eligible Exposures	Details and Risk Mitigation
Single and Multi Locations	Up to 20 Buildings - Over 20 Buildings via referral
Tenants	**Required:** Leases, Insurance, Risk Transfer
Tenants Serving Alcohol	Liquor Liability Required
Tenants with Commercial Cooking	UL-300 certified Automatic Extinguishing System installed and serviced by a licensed contractor and commercial hood and duct system compliant with NFPA 96
Common Areas, Parking Lots, Walkways	Show Pride of ownership and Maintenance
Vacancy	Buildings that are less than 30% occupied are ineligible
Playgrounds	Properly installed equipment and fall zone surfacing material
Pools	Must be fenced, no diving allowed, must post pool rules and no lifeguard swim at your own risk
24 hour operations	Maintain recordings of all common areas with footage maintained for at least 90 days
Employee Benefits Liability – Each Employee	Up to $1M
Employee Benefits Liability – Aggregate	Up to $2M
Hired & Non-Owned Auto Liability	Up to $1M

Ineligible Exposures		
Building Code Violations	Prohibitive Wiring	Property Currently Held for Sale
Vacant Buildings	Underground Storage Tanks	Structural Construction and Renovation

Available Property Coverage

Max TIV per Building: $15M

Additional Coverages Available	Maximum Limit
Additional Debris Removal	Up to $250,000
Utility Services – Time Element	Up to $50,000
Discharge from Sewer, Drain or Sump	Up to $50,000
Outdoor Signs	Up to $50,000
Ordinance or Law	**Description**
Coverage A Undamaged Portion of Building	Included to match % Limits of B+C When Chosen
Coverage B (Demolition Cost) & C (Increased Cost of Construction) Combined	Up to 100% of Building Value
Equipment Breakdown	Available at Building and BIEE Limits

Property Exposures

Eligible Exposures	Mandatory Risk Mitigation
Electric, plumbing and HVAC <40 years Preferred for Broad Form, RC or FRC	Provide updates easily on the online Questionnaire
Updates older than 40 years Considered through a combination of ACV, Basic Form, Higher Deductibles	No insured location contains: Aluminum branch wiring Knob-and-tube wiring Fuse-based electrical systems Federal Pacific (Stab-Lok) circuit breakers Zinsco circuit breakers
Fire Protection and Sprinkler Systems Are installed, operational, and properly maintained	NFPA 25 Annual Sprinkler Inspection
Ineligible Exposures	
No insured location contains:	Aluminum branch wiring Knob-and-tube wiring Fuse-based electrical systems Federal Pacific (Stab-Lok) circuit breakers Zinsco circuit breakers
Protection Class 9 & 10	
Subject to Wind, Hail and Wildfire Guidelines	

Contact Rainbow

Underwriting

Working on an account? Contact our underwriting team directly.

underwriting@userainbow.com
888-727-2462 x3

Policy services

Let us help you with billing, add/drop users, endorsements, and other customer service.

service@userainbow.com
888-727-2462 x1

Claims

Fill out our [claims form] to report a claim. Contact us for help or to follow up on a claim.

claims@userainbow.com
888-727-2462 x2

Loss runs

Need a loss run? We'll get it to you fast.

lossruns@userainbow.com
888-727-2462 x1

Agency Support & Sales

Contact our Sales team to finalize your appointment, add a state or learn more about Rainbow.

sales@userainbow.com
888-727-2462 x4

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