

**Virginia Property Insurance Association
Condition Surcharges**

Code	Description	Frame, Non-Combustible & Joisted Masonry	Masonry Non-Combustible	Modified Fire Resistive and Fire Resistive	Commercial Habitational	Dwellings
		Commercial Non-Habitational				
L1	TOTALLY VACANT OR UNOCCUPIED (OVER 50%)	\$1.00	\$0.50	\$0.50	\$0.50	\$0.50
L2	TOTALLY VACANT OR UNOCCUPIED (OVER 50%)	\$1.00	\$0.50	\$0.50	\$0.50	\$0.50
L3	PART VACANT OR UNOCCUPIED (UNDER 50%)	\$0.50	\$0.25	\$0.25	\$0.25	\$0.25
L4	PART VACANT OR UNOCCUPIED (UNDER 50%)	\$0.50	\$0.25	\$0.25	\$0.25	\$0.25
L5	OPEN TO TRESPASS	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
L6	BROKEN WINDOWS	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
L7	FALLING PLASTER	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
L8	SAGGING OR DETERIORATED FLOORS	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
L9	SAGGING ROOF	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
M1	DETERIORATED ROOF	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
M2	UNPAINTED WOOD SURFACES	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
M3	INTERIOR NEEDS PAINTING	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
M4	ROOF LEAKS	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
M5	WOOD DETERIORATED	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
M6	CHIMNEY DETERIORATED	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
M7	EXCESSIVE USE OF EXTENSION CORDS	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
M8	LOOSE HANGING ELECTRICAL FIXTURES	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
M9	DAMAGED FIXTURES, RECEPTACLES OR SWITCHES	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N1	OVERLOADING OR OVERFUSING	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N2	HEATER/STOVE- NO METAL/NO STANDARD MAT	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N3	LEAKING FUEL LINE, TANK OR HEATING UNIT	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N4	UNCOVERED FLUE HOLE IN CHIMNEY	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N5	FURNACE NOT WORKING IN POOR CONDITION	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N6	METAL STACK/FLUE WITHIN 12" OF COMBUSTIBLES	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N7	HOLES IN METAL STACK OR FLUE	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
N8	BUILDING CONDEMNED, UNFIT FOR HABITATION	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
N9	INADEQUATE SANITARY FACILITIES	\$1.00	\$0.50	\$0.25	\$0.50	\$0.10
O1	RUBBISH OR DEBRIS IN YARD OR UNDER BUILDING	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
O2	RUBBISH, LITTER OR DEBRIS INSIDE BUILDING	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
O3	COMBUSTIBLES STORED TOO CLOSE TO HEATER	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
O4	UNREPAIRED FIRE, EC OR VMM DAMAGE	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
O5	OPEN/NO CONTINUOUS MASONRY FOUNDATION	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
O6	LOOSE, MISSING, DAMAGED SIDING/BOARD	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
O7	PORCHES OR STAIRWAYS IN POOR CONDITION	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
O8	SEASONALLY OCCUPIED RISK	\$0.10	\$0.10	\$0.05	\$0.10	\$0.10
O9	DEBRIS CONDUCIVE TO VMM LOSSES	\$0.10	\$0.10	\$0.05	\$0.10	\$0.03
P1	LIMITED BLDG ACCESS FOR FIRE FIGHTING	\$0.25	\$0.10	\$0.05		
P2	ADVERSE CONSTRUCTION FOR FIRE FIGHTING	\$0.25	\$0.10	\$0.05		
P3	BUILDING OBSOLESCENCE	\$0.50	\$0.25	\$0.10		
P4	EXCESSIVE COMBUSTIBLE MATERIALS	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
P5	LACK OF EFFECTIVE SMOKING RESTRICTIONS	\$0.25	\$0.10	\$0.05		
P6	UNUSUAL/EXTREME EXPOSURE FROM COV. PERIL	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
P7	HOLES IN FLOOR	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
P8	HOLES IN WALL	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
P9	HOLES IN CEILING	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
Q1	FRAYED OR UNSAFE ELECTRICAL WIRES	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
Q2	EAVES DETERIORATED	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
Q3	BUILDING OUT OF PLUMB	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
Q4	POOR HOUSEKEEPING	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
Q5	HOLES IN FOUNDATION	\$0.25	\$0.10	\$0.05	\$0.25	\$0.10
Q6	WATER DAMAGE FROM WITHIN RISK	\$1.00	\$0.50	\$0.25	\$0.25	\$0.10
Q7	HEATER/STOVE- NO METAL/NO STANDARD MAT	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
Q8	DAMAGED FIXTURES, RECEPTACLES OR SWITCHES	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
Q9	UNSAFE ARRANGEMENT OF HEATING	\$0.50	\$0.25	\$0.10	\$0.25	\$0.10
R1	INACCESSIBLE TO FIRE FIGHTING EQUIPMENT	\$0.25	\$0.10	\$0.05		
S1	SECONDARY RISK	\$0.10	\$0.10	\$0.05	\$0.10	\$0.10
S2	SECONDARY RISK	\$0.10	\$0.10	\$0.05	\$0.10	\$0.10