DISTRICT COVER

Insurance for the Neighborhood. Built for Brokers Who Know It.

Too often, city-based urban businesses are overcharged, declined, or non-renewed, and brokers get stuck re-marketing them year after year. We combine people-first underwriting, hyper-local data, and flexibility so you can protect your book and write more business.

The District Cover Commercial Package Policy Highlights:

- Vantage Risk Specialty Insurance Co. — A- (Excellent)
- Non-admitted proprietary
- $1 - $10M Property TIV, GL: $1M/$2M
    - Up to $5M in Coastal Areas
- NEW: Multi-Location Submissions, Property-Only Coverage
- Core Property & Liability perils, plus broad coverage expansions
- Tailored for urban risk profiles — fewer exclusions, e.g., theft included

Our Appetite:

We focus on urban businesses with unique challenges, including:

- **Retail:** corner stores, delis, bodegas, convenience shops
- **Hospitality & Food:** restaurants, cafés, smoothie shops, quick-service takeout
- **Services:** laundromats, salons/barbershops, neighborhood professional offices, like medical offices, lawyers, and more
- **Other Main Street Classes** located in high-crime or high-fire score ZIP codes

Ineligible Industries: Manufacturing, Fuel & Energy, Hospitality, Inpatient Healthcare
Ineligible Risks / Characteristics: Unfenced Pools, Historic Buildings, Life Safety Non-Compliance, Warehousing for Others, Hazardous Electrical (Fuses, FPE Panels, Aluminum Wiring), EIFS / Fire-Retardant Plywood, Built on Landfill/Mine, Polybutylene Pipes, and Armed Security

Capacity for the Businesses Driving Our Communities

District Cover helps brokers place urban and community-focused businesses that are often underserved by the traditional insurance market. Our underwriting approach combines technology, speed, and specialized urban expertise to help you win more business—without sacrificing service.

Geographic Availability

- **Eligible States:** AZ, CA, CO, DE, DC, FL, GA, IL, IN, LA, MD, MA, MI, MN, NV, NY, NJ, NC, OH, PA, SC, TX, VA, WA, and growing
- **Contractors & Artisan (Limited)*:** TX, AZ, MN, IN, NC, MI, OH

Lines of Business (LOBs):

- Commercial Property + Commercial Liability Package
- Property-Only

Business Class	Max TIV	BI Sublimit	Examples
Associations & Cultural	$10M	$1M	Trade/professional assoc., galleries
Professional Services	$10M	$1M	Legal, accounting, real estate
Service Shops	$4M	$500K	Salons, pet care, print, web services
Contractors & Artisan*	$2M	$1M	Interior trades, HVAC, landscaping
Outpatient Healthcare	$10M	$1M	Medical, dental, therapy
Real Estate LRO	$10M	$1M	Office, light retail/warehouse
Restaurants	$4M	$1M	<50% alcohol, cafes, fast food
Retail	$10M	$1M	Stores, e-comm, grocery, liquor
Wholesale/Distribution	$4M	$500K	Durable goods, drop-ship

Key Reminders

- Risk are subject to class & COPE underwriting
- BI limits capped by segment
- Deductibles vary by risk type

If these classes are in your pipeline, try a submission today!