

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

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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.

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### The District Cover Commercial Package Policy Highlights:

- Vantage Risk Specialty Insurance Co. — A- (Excellent)
- Non-admitted proprietary
- \$1 - \$10M Property TIV, GL: \$1M/\$2M
- 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

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# 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
<b>Key Reminders</b> <ul style="list-style-type: none"> <li>• Risk are subject to class &amp; COPE underwriting</li> <li>• BI limits capped by segment</li> <li>• Deductibles vary by risk type</li> </ul>			
<b>If these classes are in your pipeline, try a submission today!</b>			

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