



Risk Insurance Brokers

DIC Commercial Property Program Highlights

Minimum premiums starting as low as \$2,500 with 2% deductibles

		Standard Program	Non-Standard Program
Capacity	Capacity (all states excluding CT)	Up to \$60,000,000	Up to \$15,000,000
	Admitted paper capacity (A.M. Best Rating of A, XII)	Up to \$50,000,000	Up to \$15,000,000
	California capacity available in all zones	✓	✓
Appetite for Construction & Age*	First Preference	Wood Frame, 1940+	All Ages and Construction Considered
	Second Preference	Steel Frame, 1960+	
	Third Preference	Reinforced Concrete, 1960+	
	Fourth Preference	Reinforced Masonry, 1975+	
	Fifth Preference	Metal Frame, 1960+	
	Sixth Preference	Tilt-Up, 1980+	
Extended Appetite	HOA extension endorsement (1970 and newer)	✓	N/A
	All construction/occupancy types	✗	✓
	Tuck-under parking	✗	✓
	Poor soil conditions (soft soil, very high liquefaction)	✗	✓
	Unreinforced masonry	✗	✓
	Primary flood zone A & V coverage	✗	✗

Submission Checklist

- Named insured, mailing address, effective date, quote due date
- Insured's business – occupancy
- Perils and deductibles requested
- Suggested layering and pricing
- Parking square footage
- Adequate replacement cost
- Complete Statement of Values including COPE
- TIV breakdown
- Loss history
- DIC/Property Inspection (if available)
- Business income worksheet for heavy BI classes

* Original Year of Construction