



Difference in Conditions Insurance

From the Property & Inland Marine Division

What is eligible?

- Your Real and Business Personal Property, as well as Tenants Improvements & Betterments can be insured against loss from a variety of causes;
- And, coverage is available for a resulting loss such as:
 - Business Income Loss Extra Expenses incurred
 - Loss of Rental Value Or, from Utility Service Interruption
 - Or, from the enforcement of Building Laws

Why do you need this coverage?

- To get more complete protection from financial loss, beyond the causes of loss available from your property insurance. Such as loss caused by:
 - Flood (& fungus remediation),
 - Earthquake & Volcanic Eruption.
- To fill coverage gaps created by exclusions in most property insurance policies, the Broadening Endorsement adds Risks of Loss (for example, coverage added can include loss due to fraud, trick or device; voluntary parting with property; damage resulting from electrical or mechanical breakdown or failure, etc.)

What are the advantages?

D.I.C. makes more complete insurance protection affordable:

- Tailor coverage to your specific needs, by selecting only the causes of loss you want to cover and the time element options that work best for you;
- Purchase only the limit you need for blanket property coverage, without any danger of a coinsurance penalty;
- Choose a significant deductible that fits your ability to assume loss, rather than being unprotected against a potential disaster.

It all adds up to a more cost effective approach to better protection, when your professional insurance advisor recommends DIC coverage.

Coverages are summarized and subject to meeting underwriting guidelines and to the terms, conditions and exclusions printed on the policy. The insurance coverages described above may be underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, or Great American Insurance Company of New York. Licensing authority varies by state.

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