DISTRICT COVER

Insurance for the Neighborhood.

Built for Brokers Who Know It.

Too often, city-based small businesses are overcharged, declined, or non-renewed, and brokers get stuck re-marketing them year after year.

We're changing that. We combine people-first underwriting, hyper-local data, and pricing flexibility so you can protect your book and write more business often overlooked by others.

PRODUCT HIGHLIGHTS

- Vantage Risk Specialty Insurance Co. — A- (Excellent)
- Non-admitted proprietary "District Covered" Package Policy
- $10M+ Property TIV- $5M in Tier 1, Tier 2 and FL, GL: $1M/$2M
- Core Property & Liability perils, plus broad coverage expansions
- Tailored for urban risk profiles — fewer exclusions, e.g., theft included

APPETITE HIGHLIGHTS

- **Eligible Classes:** Contractors, Service Shops, Main-Street Retail, Restaurants, Laundries, Electronics, Professional Services, more
- **Ineligible Classes:** Bars/Nightclubs, Hotels, Fuel, High-Hazard Contractors, Habitational, Churches, Manufacturing
- Available in major metropolitan areas

THE "DISTRICT COVERED" COMMERCIAL PACKAGE

Our proprietary, non-admitted product fills the gap between restrictive Excess and Surplus Line products and expensive admitted BOP policies. A complete list of eligible classes and underwriting criteria is available in our online portal.

HOW WE SERVE YOUR COMMUNITY

Neighborhood by neighborhood, we take a data-driven approach to understanding the risk profiles of city-based businesses to create tailored insurance policies that meet their needs.

- **Proprietary Models:** We leverage new models built to identify, underwrite, and price city-based risk more accurately.
- **Agency Partnerships:** We work with brokers who know their neighborhoods best, giving them the tools to drive growth and community expansion. We evolve with them.
- **Scalable Technology:** Our platform simplifies small business insurance, making complex risks easier to understand and tailored for your clients.

WHAT WE OFFER YOU

- A stable commercial package product built for city-based risks.
- Streamlined quoting and servicing platform.
- Competitive commission.
- Real people: underwriters who pick up the phone.
- A chance to protect and grow your urban small business book.

WHY BROKERS CHOOSE DISTRICT COVER

- **We Say Yes Where Others Say No:** High-crime scores, new ventures, and prior losses welcome.
- **Block-Level Underwriting:** We use hyper-local data, not broad ZIP exclusions.
- **Better Coverage, More Stability:** Admitted-level terms with surplus lines flexibility.
- **Real Underwriters, Real Conversations:** Human support with fast turnaround.
- **Built for the Neighborhood:** From laundromats to LROs, this is our core appetite.

> **“We exist to ensure your small business clients can rely on consistent access to a long-term insurance solution.”**
>
> Patrick Girouard, Founder and CEO of District Cover

Don’t Watch From the Sidelines.

District Cover is expanding into more states, adding new classes, and helping brokers win the risks others decline — every single week. The brokers who partner with us early are building the strongest pipelines in their markets.

If you’re ready to stop re-marketing the same risks every renewal and start winning underserved accounts, now’s the time to get access. Learn more at districtcover.com