Mixed-Use Urban Buildings for Eligible Commercial Businesses

DISTRICT COVER

Many carriers decline buildings with apartments above retail or service businesses, even when the commercial exposure itself is strong. District Cover's underwriting platform is designed for urban corridor risks. And they're expanding eligibility to support mixed-use buildings with residential units above commercial tenants.

WHAT'S IN APPETITE?

District Cover can quote and bind coverage for commercial tenants operating in mixed-use buildings, including but not limited to the following:

- Professional Services and Offices
- Non-Emergency Medical Offices
- Cultural institutions
- Non-Food and Food Retail
- Business Services
- Restaurants and Delis
- Bakeries and coffee shops
- Convenience stores

DISTRICT COVER COVERAGE OPTIONS FOR ELIGIBLE MIXED-USE BUILDINGS

- Property-Only Coverage
- District Covered Commercial Package Policy (coverages may include):
  - Building
  - Business Personal Property
  - Business Income / Extra Expense
  - Equipment Breakdown
  - Optional coverages depending on risk profile

Buildings must meet life-safety standards and demonstrate strong property management and maintenance practices.

MIXED-USE BUILDING CRITERIA

Typical configuration:

- Ground-floor commercial tenant
- Apartments or residential units above

Eligible buildings generally include:

- Well-maintained properties with evidence of regular upkeep
- Masonry non-combustible or fire-resistive construction
- Up to 10 residential units

STATE AVAILABILITY:

Arizona, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Texas, Virginia, and Washington

BUILDING ELIGIBILITY:

Buildings must meet District Cover's structural and maintenance requirements. Preferred construction types include:

- Masonry Non-Combustible
- Modified Fire Resistive
- Fire-Resistive Construction

Buildings that are Frame or Non-Combustible must be less than five stories in height.

THE FOLLOWING COMMERCIAL TENANTS REMAIN OUTSIDE APPETITE:

- Auto Repair Operations
- Nightclubs // Taverns // Bars
- Cannabis // Smoke Shops
- Laundromats
- Schools, Universities, or Student Housing
- Churches
- Hospitality or Boarding Houses
- Indoor Motorcycle or Scooter Storage
- E-bike Sales or Charging
- Retail Selling Fireworks or Flammable Products

Buildings with over 30% vacancy are also ineligible.

Why District Cover

District Cover was built specifically for urban commercial insurance risks. Using granular property, crime, and fire data, our underwriting platform helps brokers place businesses that traditional markets often decline due to ZIP code or building configuration.

This expansion enables you to unlock more opportunities within mixed-use urban real estate.