

For property owners who need a difference in conditions (DIC) policy beside their primary property policy, most often for earthquake and flood. There is no standard DIC form, so underwriters need to see how it will fit your primary program. Only locations listed on the DIC schedule are covered. Attach ACORD 125 and 140, a statement of values, the primary property policy's declarations and forms, any NFIP declarations, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

Applicant is the:
☐ Building owner ☐ Tenant ☐ Condo / association ☐ Real estate investor / REIT

PRIMARY CONTACT / TITLE	PHONE	EMAIL

2 LOCATIONS, VALUES & COVERAGE REQUESTED

LOCATION ADDRESS	YEAR BUILT / CONSTRUCTION	FLOOD ZONE	BUILDING VALUE (\$)	CONTENTS / BI (\$)

NUMBER OF LOCATIONS	TOTAL INSURED VALUE (\$)	STATES WHERE LOCATIONS SIT

Perils requested on the DIC (check all that apply):

- ☐ Earthquake ☐ Flood ☐ Earthquake sprinkler leakage ☐ Landslide / mudslide ☐ Theft ☐ Collapse
☐ Other primary exclusions

Coverage parts requested (check all that apply):

- ☐ Building ☐ Contents ☐ Business income / rents ☐ Extra expense ☐ Ordinance or law ☐ Newly acquired locations

3 EXPOSURE & RISK QUESTIONS — FIT WITH THE PRIMARY PROGRAM

DIC gaps usually come from mismatches: a valuation basis that differs from the primary, business income left off, a location never scheduled, or a sublimit or annual aggregate far below values.

PRIMARY PROPERTY CARRIER	PRIMARY LIMIT (\$)	PRIMARY EXPIRATION DATE

3-1 Is the primary property policy written on a special (all-risk) form? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Does the primary policy value buildings at replacement cost? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Does the primary policy include business income? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Does the primary policy include ordinance or law coverage? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Does the primary policy include a joint-loss (loss adjustment) agreement? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6	Do the DIC and primary policies have the same expiration date?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-7	Will every location the applicant owns or leases be listed on the DIC schedule?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-8	Is the applicant buying or building new locations in the next 12 months?	☐ Yes ☐ No
IF YES, EXPLAIN		
3-9	Does any lender or lease require earthquake or flood coverage at a stated limit?	☐ Yes ☐ No
IF YES, EXPLAIN		

4 EXPOSURE & RISK QUESTIONS — EARTHQUAKE & FLOOD

Earthquake deductibles on a DIC are commonly 2% to 5% of each building's value. Flood on a DIC usually sits excess of NFIP, which caps commercial buildings and contents at \$500,000 each.

4-1	Was any building constructed before 1990?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-2	Is any building unreinforced masonry (brick or block without steel reinforcing)?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-3	Is any building a concrete frame built before 1980?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-4	Is any building a soft-story design (open parking or retail beneath upper floors)?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-5	Is any building on a hillside, fill, or soft soil?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-6	Has a structural engineer issued a seismic evaluation or PML study for any building?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-7	Is any building in a FEMA Special Flood Hazard Area (Zone A or V)?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-8	If yes to 4-7, is an NFIP policy in force on that building?	☐ Yes ☐ No
IF NO, EXPLAIN		
4-9	Does any building have a basement or below-grade equipment?	☐ Yes ☐ No
IF YES, EXPLAIN		
4-10	Has any location had earthquake damage, flooding, or seepage, even without a claim?	☐ Yes ☐ No
IF YES, EXPLAIN		

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE (\$)	ANNUAL RENTAL INCOME (\$)	EMPLOYEES
ESTIMATED BUSINESS INCOME LOSS — 12 MONTHS (\$)	ESTIMATED TIME TO REBUILD THE LARGEST BUILDING (MONTHS)	

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT DIC CARRIER / LIMIT	EARTHQUAKE / FLOOD DEDUCTIBLES	EXPIRATION DATE

DATE OF LOSS	CAUSE / LOCATION	AMOUNT PAID (\$)	OPEN / CLOSED

6-1 Has DIC, earthquake, or flood coverage been declined, cancelled, or non-renewed? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has a claim ever been disputed between the primary and DIC carriers? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is the applicant aware of any damage or circumstance not yet reported that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

DIC LIMIT REQUESTED (\$)	EARTHQUAKE DEDUCTIBLE REQUESTED (%)	FLOOD DEDUCTIBLE REQUESTED (\$)

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written plan for earthquake and flood response at each location? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are fire sprinkler pipes seismically braced? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are sump pumps, backflow valves, and flood barriers tested at least once a year? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE