

## Difference in Conditions (DIC)

Extending coverage beyond your underlying policy

Floods, earthquakes and other perils are never in your plan, and almost every business needs protection against these potential threats. With Difference in Conditions (DIC) insurance, your property insurance coverage is broadened either by adding to an account written by members of Great American Insurance Group, or issued as a standalone policy to supplement another carrier's coverage.

### Closing coverage gaps in your property coverage

The nature of Difference in Conditions coverage is to receive more complete protection against infrequent large loss events, such as flood or earthquake. Covered property can include the insured's real property, personal property and improvements, as well as time element exposures.

### More affordable, better protection

DIC makes more complete insurance protection affordable by:

- Tailoring 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.
- Purchasing only the limit you need for blanket property coverage without danger of a coinsurance penalty.
- Choosing a significant deductible that fits your ability to assume loss, rather than being unprotected against a potential disaster.

### Built on Relationships. Focused on Solutions.®

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division, we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

### Put Great American to work for you.

You can count on our experience and expertise. Great American Insurance Company is one of only two companies in the U.S. to hold an AM Best Rating of "A" or better for over 110 years and also be listed on the 2021 Ward's 50 List for insurance company performance. That's financial strength you can rely on to protect what's important. Great American Insurance Company is rated "A+" (Superior) by AM Best (rating affirmed December 3, 2021).

AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, or Great American Insurance Company of New York, authorized insurers in all 50 states and the District of Columbia. Great American Insurance Group, 301 E. Fourth St., Cincinnati, Ohio 45202. © 2021 Great American Insurance Company. All rights reserved. 2839-PIM (2/22).

To learn more, contact your Great American Property & Inland Marine Representative, or visit us online at [GAIG.com/PIM](http://GAIG.com/PIM)



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