

VIKCO INSURANCE SERVICES, INC. CALIFORNIA DIC PROGRAM

The Program offers California Commercial Difference in Conditions coverage including coverage for the perils of Earthquake, Flood and Earthquake Sprinkler Leakage.

Difference in Conditions (DIC) insurance provides property insurance that is purchased in conjunction with an underlying commercial property policy. Its purpose is to obtain coverage that is not provided in the underlying property policy, most notably earthquake and flood.

COVERAGE HIGHLIGHTS

- **Perils:** Difference in Conditions, Earthquake, Flood and Earthquake Sprinkler Leakage.
- **Occupancies targeted:** Multi-Family Housing, Retail (Strip Malls, Shopping Centers) and Offices.
- Limits are provided on a primary and excess basis.

THE PROGRAM MANAGER

Vikco Insurance Services, Inc was founded in 1965 as a retail agency in Oakland, CA. The company transitioned to managing program business in the late 1980s. In 1996 Vikco created a commercial lines division in the wake of the 1994 Northridge Earthquake.

CONTACTS

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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