

# A Preeminent Insurance Company

Dedicated to creating superior value and protection to our clients through competitive pricing, coverage and service.

## A.M. Best Rating : A (Excellent)

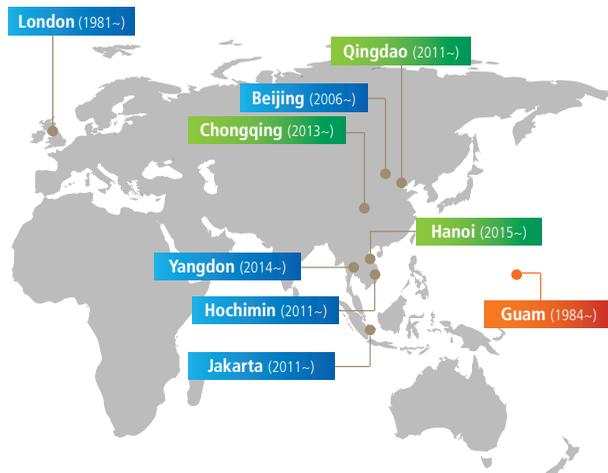
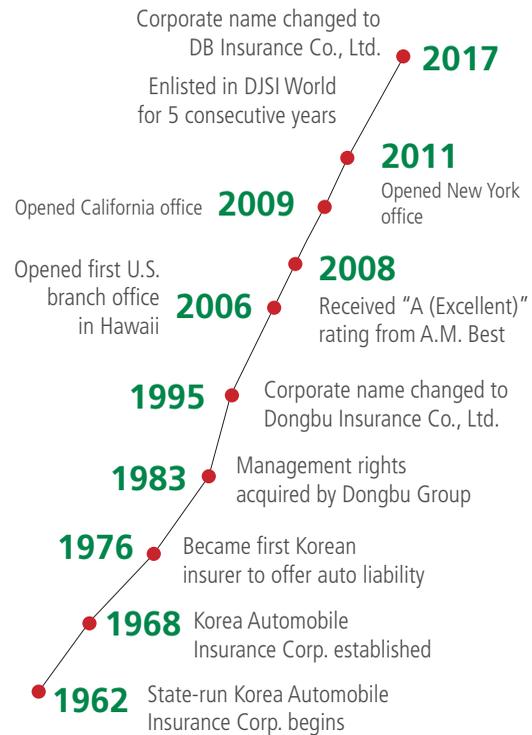
- Financial Size Category: XV (\$2 Billion or greater)
- Outlook: Stable *As of July 13, 2018*

“World-class insurance company with global competitiveness to create superior value and protection to our clients”

“We put **customer value** and **protection** first, at all times.”



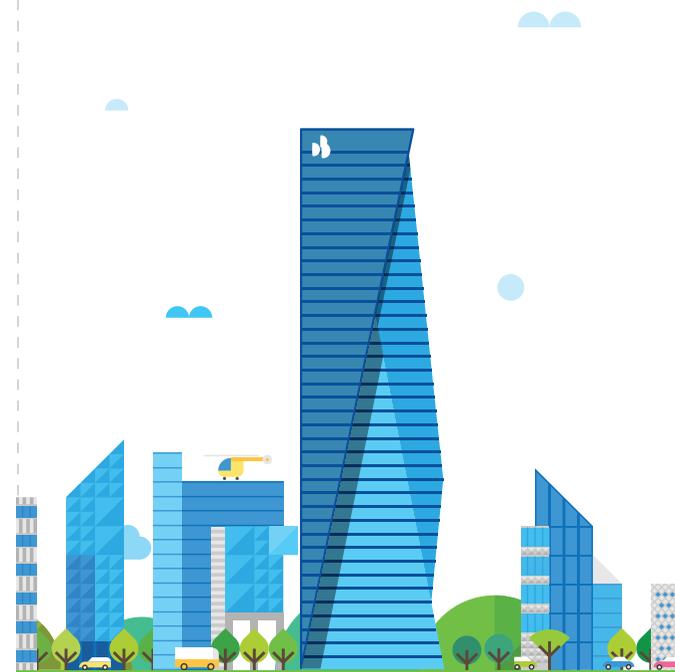
## History of DB Insurance



**DB INSURANCE CO., LTD. (U.S. BRANCH)  
CALIFORNIA OFFICE**

222 S. Harbor Boulevard, Suite 720  
Anaheim, CA 92805

[www.DBinsUS.com](http://www.DBinsUS.com)



# DB HABITATIONAL PROGRAM (CONDOMINIUM/ HOA & APARTMENT)

[www.DBinsUS.com](http://www.DBinsUS.com)



## Program Eligibility

### ■ Building Features

- ◆ 1960 and Newer
- ◆ Vacancy Rate less than 25%
- ◆ Smoke and Fire Detector Required
- ◆ Residential and/or Commercial mix use

#### ◆ Additional "Credit Available" for the following:

- Sprinkler system
- Documented Building Update within last 30 years – Roof, Wiring, Plumbing and HVAC
- 1990 and Newer
- Clean Loss Experience (3+ years)

### ■ Building Management

- ◆ Apartment Requirement
  - On Site Property Manager Required (16 or more unit property)
- ◆ Condo/HOA Requirement
  - Professional Property Management Required

#### ◆ Additional "Credit Available" for the following:

- Professional Property Managed
- Documented Maintenance Schedule/Protocol
- COI Requirement for Tenants
  - Liability Insurance requirement
- On Site Maintenance Personnel

### ■ Submission

- ◆ DB Online Agency Link Rating System

## Program Highlight

### ■ Coverage Highlights

- ◆ Up to \$80 Million Total Insured Value per Building
- ◆ Business Income (Actual Loss Sustained Available)
- ◆ Liability Limit up to \$2/4 Million (Occurrence/Aggregate)
- ◆ Personal and Advertising Injury up to \$2 Million
- ◆ Blanket Additional Insured Endorsement
- ◆ Building Owners Enhancement Package (Available)
- ◆ Apartment Enhancement Package (Available)

### ■ Available Optional Coverages

- ◆ Extended Replacement Cost Building
- ◆ Hired and Non-owned Auto
- ◆ Ordinance or Law
- ◆ Equipment Breakdown
- ◆ Water Backup and Sump Overflow
- ◆ Earthquake Sprinkler Coverage
- ◆ Pest Damage
- ◆ Crime
- ◆ Employee Practice Liability
- ◆ Employee Dishonesty
- ◆ Employee Benefits Liability Coverage

## Coverage Highlight

### ■ Building Owners Enhancement

- ◆ Debris Removal
- ◆ Fire Department Service Charge
- ◆ Fire Protection Device Recharge
- ◆ Lessors Leasehold Interest
- ◆ Ordinance or Law
- ◆ Tenant Move-back expense
- ◆ Utility Services – Direct Damage

### ■ Apartment Owners Enhancement

- ◆ Debris Removal
- ◆ Fire Department Service Charge
- ◆ Fire Extinguisher Systems Recharge Expense
- ◆ Pollutant Clean Up and Removal
- ◆ Reward Payment
- ◆ Ordinance or Law-Equipment
- ◆ Lock Replacement
- ◆ Tenant Move-back Expenses
- ◆ Ordinance or Law-Building
- ◆ Tenants' Property Legal Liability
- ◆ Lock-out Or Sale, Removal and Disposal-Liability coverage
- ◆ Heating or Air Conditioning Loss Reimbursement

