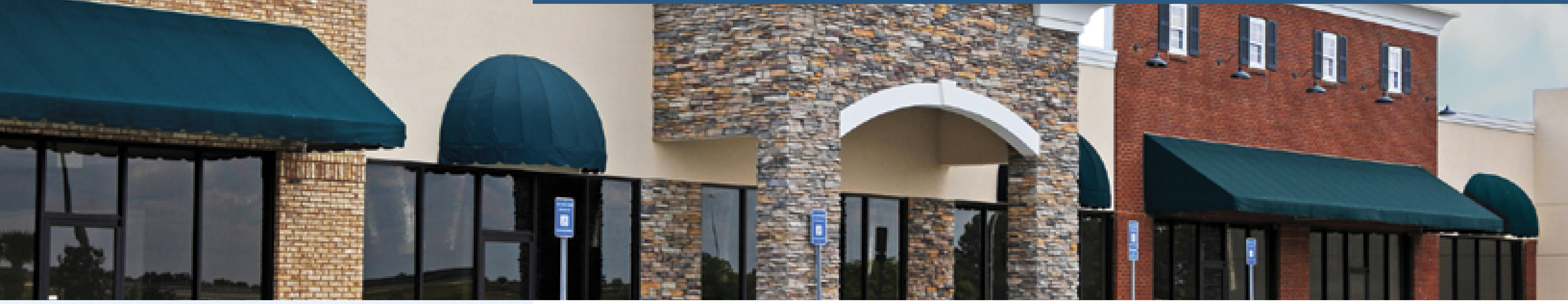
Difference-in-Conditions Coverage

JEM is pleased to offer Difference-in-Conditions Coverage for earthquake / earth movement, earthquake sprinkler leakage and flood coverages. Limits are available on a primary, excess, and / or coinsuring basis. $5M maximum limit available for DIC including EQ and High Hazard Flood. $10M maximum limit coverage for DIC including EQ and Non-High Hazard Flood.



Targeted Lines of Business

Targeted lines of business include: HOAs, apartments, real estate, office buildings, medical buildings, hotels, restaurants, light manufacturing and other soft occupancies.

Expertise

- Your success is our success, and JEM is here to support **you**.
- JEM has experienced underwriters with in-house structural engineering support.
- No account is too complicated as JEM functions with a "team effort" mentality thinking outside the box and driving solutions for our clients.
- Competitive pricing combined with broad coverage offerings.

Contact

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Broad Earth Movement

JEM offers a broad definition of Earth Movement coverage as follows: "Broad Earth Movement" is defined as "all earth movement (whether occurring naturally or not) including but not limited to earthquake, landslide, subsidence, mudslide, sinkhole loss, catastrophic ground cover collapse, and volcanic eruption."

Capabilities

All types of construction classes including tilt-ups built after 1950 in most instances. Older structures will be considered on a case-by-case basis.

- Accounts with TIVs up to $2.5B can be considered.
- Up to $25M in limits for earthquake / earth movement in all 50 States.
- Minimum premium $10K.
- Minimum flood deductible $100K.
- Minimum earthquake deductible is 5% in California, and 2% in all other states.
- An array of sub-limits are offered including: accounts receivables, debris removal, expediting expenses, landscaping, fine arts, loss adjusting expenses, newly acquired property, outdoor property, preservation of property, professional fees, property off-premises, service interruption, valuable papers and records, extra expense, leasehold interest, rental value, civil authority, EPI, ingress / egress, underground utilities and paved surfaces.

Limitations

- Standalone flood coverage is not available.
- No soil condition limitations except for very high liquefaction. JEM will consider very high liquefaction when written documents are provided indicating that the foundation is connected to bedrock.
- Excluded lines of business include: cannabis, refineries, heavy manufacturing, business interruption on a standalone basis, course of construction, dams, energy accounts and others.

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