

DIC FLEXIBILITY HIGHLIGHTS

Preferred Difference in Conditions (DIC) solutions for California Fair Plan personal lines property risks.

POLICY TYPES:

Utilize **HO3, HO5, DP2 or DP3** policies... Policies are automatically renewed.

Homes with Seasonal Tenants and/or utilized as Vacation Rentals are Ineligible risks.

Secondary Homes are ineligible as this program is designed only for Full-Time occupied residences.

No Mobile or Manufactured Homes. Farm animals are ineligible (no Cows, Donkeys, Alpacas, sheep, goats); however, Horse properties and properties with Chickens are OK.

AUTHORITY:

All Residential Properties up to \$3 Million are Eligible, including Dwelling Fire risks.

Instantly Bind risks up to \$1.5 Million in Replacement Cost if the Structure is less than 4,999 sq/ft.

Homes with more than \$1.5M or 5,000sq/ft can be bound with assistance from HighValue@Stillwater.com.

IMPORTANT NOTE: Quotes are not Final until after the Application Questions are Answered.

MATCHING LIMITS NOT REQUIRED:

Stillwater does not require Fair Plan Policy Limits to match Stillwater policy Coverage sections A, B or C.

We are relying on the Replacement Cost Calculation evaluator that is automated & built into our Portal.

You can choose to match the Fair Plan limits to the Stillwater policy limits, but this is not required.

EASE OF USE:

Have a Final Rate in about 4-minutes... Bind the Risk in minutes more.

ACCEPTABLE AREAS:

California locations that are Protection Class (PC) 10 or lower.

HOME-AUTO PACKAGING DISCOUNTS:

DIC Risks are fully eligible for the Stillwater's Home-Auto package discounts based on the same discount values of our standard Homeowners programs. This is often about 25% off!

CORPORATIONS, LLC/LLPs Trusts & More:

Corporations, LLC/LLPs, Trusts & Power-of-Attorney type risks are acceptable as Dwelling Fire risks.

POLICY TYPE	FAMILY TRUST (Including Revocable and Irrevocable Family Trusts)	ALL OTHER TRUSTS	LLC or LLP	CORPORATION	POWER OF ATTORNEY	LIFE ESTATE
HOMEOWNERS HO3 & HO5	Yes, as an Additional Insured.	No.	No.	No.	No.	Yes, as an Additional Insured.
DWELLING FIRE DP3 & DP2	Yes, as an Additional Insured, if Tenant or Owner occupied.	Yes, as an Additional Insured, if Tenant or Insured occupied.	Yes, If Tenant occupied.* (See Below)	Yes, If Tenant occupied.* (See Below)	Yes.	Yes, as an Additional Insured, if Owner occupied.

PRICING REMINDER:

If our Portal cannot locate a Fire Hydrant distance measurement from ISO Data, the initial Rate you receive has potential to change after the Application questions are answered.

VIDEO LINK FOR STILLWATER'S DIC PORTAL DEMO:

<http://bit.ly/swdic-overview>

DISCLAIMER:

There are more Eligibility/Non-Eligibility Guidelines.

These are just the basic guidelines for the most common questions.