

Dwelling Fire Program – Highlights

- Stand Alone/**Monoline** Dwelling Fire policies are accepted.
- Bind up to **25** Dwelling Fire properties per Insured. (Four-Plex or smaller)
- Loss of Rents coverage is **20%** of Coverage A Limits, not 10% like many other carriers.
- Extend Dwelling Replacement Costs up to **125%** of Coverage A (150% coming soon)
- Write Risks **built after 1900** with replacement values up to **\$5 Million**.
- **Corporations, LLCs & Trusts** may be listed as **insureds** on Dwelling Fire & Condos rented-to-others.

POLICY TYPE	FAMILY TRUST (Including Revocable and Irrevocable Family Trusts)	ALL OTHER TRUSTS	LLC or LLP	CORPORATION	POWER OF ATTORNEY	LIFE ESTATE
HO6	Yes, as an Additional Insured only if Owner occupied.	Yes, as an Additional Insured, if Tenant occupied.	Yes, as an Additional Insured, if Tenant occupied.	Yes, as an Additional Insured, if Tenant occupied.	Yes, as an Additional Insured.	Yes, as an Additional Insured, if Owner occupied.
DWELLING FIRE	Yes, as an Additional Insured, if Tenant or Owner occupied.	Yes, as an Additional Insured, if Tenant or Insured occupied.	Yes, If Tenant occupied.	Yes, If Tenant occupied.	Yes.	Yes, as an Additional Insured, if Owner occupied.

Liability for Corporation & LLC/LLP risks are covered on our Personal Lines liability form.

(Therefore, affording broader Liability coverages than most Commercial Lines forms.)

Covered Peril Summary of Dwelling Fire Forms

Quote & Bind **DP3 Special**, **DP2 Broad**, **DP1 Basic** and **DP1 Fire Only** online.

DP1 FIRE Only covers **ONLY** Fire, Lightning and Internal Explosion.

DP1 BASIC Form includes a short list of extended covered perils:

Fire, Lightning, Windstorm or Hail, Explosion, Civil Commotion, Aircraft, Vehicles, Smoke & Volcanic Eruption.

- **Extended Replacement Cost (ERC) is not available on DP1 policies**
- **Ordinance or Law coverage is not included for DP1 policies**
- **Vandalism is not included on DP1 but can be added for an additional premium.**

DP2 BROAD Form includes the following perils:

Fire, Lightning, Wind/Hail, Explosion, Riot, Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism, Damage by burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or overflow of Water or Steam, Sudden Plumbing Bursts, Freezing, Sudden damage from artificially generated Electrical Current, Volcanic Eruption.

- **Extended Replacement Cost (ERC) is not available on DP2 policies**
- Ordinance or Law is included up to 10% of the dwelling limit and may be increased to 25% or 50%

DP3 SPECIAL Form covers all types of structure coverages like a Homeowners HO3 policy:

- Extended Replacement Cost (ERC) may be included at an additional 25% for the dwelling
- Ordinance or Law is included at 10% of the dwelling limit and may be increased to 25% or 50%

Refer to Stillwater’s FIRST portal where you can locate the Product Guide and Policy Forms that list coverages, exclusions & limitations.

Remember: Dwelling Fire DIC policies may be written on DP3 and DP2 forms with Coverage A up to \$3 Million. Properties must be in good condition and have full-time tenants or be owner occupied. Trampolines are ineligible for Dwelling Fires even though they are accepted on our Homeowners risks. Corporations & LLCs must be tied to individuals or family units. **Businesses who amass properties for flipping are not acceptable.** Properties utilized for seasonal tenancy (ie. AirBnB & VRBO) are ineligible.

All Dwelling products are preferred, underwritten as preferred risks & require full-time tenants.