

# STILLWATER FLEXIBILITY HIGHLIGHTS

All Stillwater products may be written monoline or stand-alone.



**COMMERCIAL BOP:** Robust list of business classes, Rate in about 4-minutes and bind in a few minutes more. Follow-up documents are not required.

**Stillwater's Commercial BOP Appetite:**

- |                                      |                              |                                       |
|--------------------------------------|------------------------------|---------------------------------------|
| - New Ventures                       | - Restaurants                | - Lessors Risk (built after 1995)     |
| - 100% Internet Businesses           | - Main Street Retailers      | - Home Based Businesses               |
| - Janitorial Services                | - Business Consultants       | - Image/Wellness Consultants          |
| - Carpet Cleaners                    | - Real Estate Agents/Brokers | - Photographers                       |
| - Hair & Nail Salons                 | - Florists                   | - Service Providers                   |
| - Convenience Stores                 | - Churches w/out Daycare     | - Wholesale/Distribution              |
| - <b>No Contractor/Artisan Risks</b> | - <b>No Habitation Risks</b> | - <b>No Auto Service/Supply Risks</b> |
| - <b>No Bars or Gaming Risks</b>     | - <b>No Manufactures</b>     | - <b>No Smoke/Vape or Jewelry</b>     |

**HOMEOWNERS:** Write Homes built after 1900. Write up to \$5 million Cov A. HO3/HO5 available. Bind up to 1.5 million Cov A (or 4,999 sq ft) without Underwriting interaction. Supported Secondary Homes in limited-access communities (gated) are eligible. Trusts may be listed as an additional insured if the home is owner occupied.

**The Home/Auto multi-policy discount for Home/Condo policies is 25%.**

**DIC POLICIES:** Difference in Conditions policies are offered to compliment California Fair Plan policies. Utilize the HO3, HO5, DP3 or DP2 Policy for DIC risks in PC-10 or lower areas. Homes up to \$3 million and Dwelling Fire up to \$3 million are acceptable. Bind up to 1.5 million (or 4,999 sq ft) without Underwriting interaction. Secondary Homes are currently ineligible for the DIC program currently.

**There is no requirement to match any Coverages on the Fair Plan policy.**

**CONDOS HO6:** **Stand-Alone Condo (HO6) rented to others is acceptable.**

**DWELLING FIRE:** Offered as a stand-alone product (DP3, DP2, DP1 and DP1-Fire-Only). Family Trusts, other Trusts, LLPs/LLCs and Corps are eligible as named or additional insureds. Up to 25 properties are acceptable if property contains 4 or less residential units. Write risks built after 1900. Bind up to 1.5 million or 4,999 sq ft without Underwriting interaction. (Trampolines are not allowed on Dwelling Fire risks.)

**PERSONAL AUTO:** Accepting Prop-103 Good Drivers only. **Package discount with primary owner-occupied Home is approx. 20%.**

**UMBRELLA:** Up to \$5 million as a monoline/stand-alone product. Rate & bind Instantly online.

**Underlying Limits Required:**

- Underlying carriers must have at least a B+ rating with AM Best.
- Personal Auto limits must be 250/500/100 or greater than 300,000 CSL. (Risks with youthful drivers require 500/500 limits UNLESS underlying Auto is with Stillwater.)
- Minimal Underlying Limits for Homes, Watercrafts, RV is \$300,000.

Risks with more than -9 rental-units, Jet Skis or more than 1 Motorhome are ineligible. Risks with Liability Claims in the last 36-months or At-Fault for Auto losses are ineligible. For mature drivers, 1 minor Auto violation in last 12-months or 2 minor Auto violations in last 34-months are acceptable. Drivers with no major Auto violations in last 5-years and youthful drivers without chargeable moving violations are accepted.

**EARTHQUAKE:** Comprehensive Policies offered. Two coverage options available (Basic and Enhanced) depending on zip code.

# GENERAL PROPERTY GUIDELINES



## AGENCY BINDING AUTHORITY:

HO3/HO5 & Dwelling Fire risks may be bound by the Agent when replacement values do not exceed \$1.5 million or and are smaller than 4,999sq/ft. If the Risk exceeds Binding Authority, submit to High Value Underwriters inside the quote. Turn around time is typically two hours.

## INELIGIBLE:

Related to Personal Lines property risks:

- Properties more than 50-years-old *without* updated Wiring, Plumbing, HVAC & roofing are ineligible; Only verbal confirmation of updates is needed from your client.
- **Properties that do not reflect a pride of ownership**
- Structures with a protection class of 9 or higher
- Mobile/Manufactured/Modular homes
- Flat roofs more than 10 years in age
- Wood Shake or Cedar roofs
- Risks with seasonal tenants
- Trampolines *without* nets
- Vacant properties
- Diving boards

### DOGS:

Akita, Alaskan Malamute, American Staffordshire Terriers, Chow, Dalmatian, Doberman Pinscher, Husky, Pitt Bull, Presa Canario (Canary Dog), Rottweiler, Staffordshire Bull Terriers, Wolf-dogs and Wolf-Hybrids are all ineligible. Any dog known to be aggressive, known to have a bite-history or is a mixed-breed of the above are ineligible.

### EQUINE, LIVESTOCK, VENOMOUS ANIMALS OF ANY SIZE:

Donkeys, Llamas, Turkeys, Cows, Goats, Sheep, exotic or unusual Pets and/or non-venomous reptiles over 2-feet in length are ineligible. (Properties with Horses and Chickens are ok)

### BRUSH:

Homes that are less than **400-feet** from brush or forested areas are ineligible. *Once you receive a rate in your rater or our portal (FIRST), You're good to GO!* (If the risk location is ineligible for brush, you'll be stopped immediately in our portal.) Brush re-evaluations can be requested via our portal's [CHAT](#) feature or at [brushcheck@stillwater.com](mailto:brushcheck@stillwater.com).

### BUSINESSES/DOMESTIC EMPLOYEES IN THE HOME:

Home businesses with any customer foot-traffic, employees, inventory/storage, tools & supplies are ineligible. Full-time domestic employees are unacceptable, except for Nannies.

### CLAIMS:

Properties with Liability, Water or open claims in the prior *60-months* (5-years) are ineligible. This applies to the specific risk location, including prior-owners and the insured overall. One miscellaneous claim or weather-related water loss in the last 60-months is acceptable.

### DWELLING CONSTRUCTION:

Log Homes, Stilted/Post/Piling foundations or uniquely constructed homes are ineligible.

## DISCLAIMER:

There are more eligibility/non-eligibility guidelines.

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