Home

HO3, HO4, HO5, HO6

Product and Underwriting Guide

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Stillwater Insurance Group consists of the following companies:

- Stillwater Insurance Company
- Stillwater Property and Casualty Insurance Company
- Stillwater Insurance Services, Inc.

Stillwater Insurance Group is AM Best rated A-Excellent.

*Founded on the principles of ease of use, efficiency, and quality customer and claims service.*
Contact Information

Underwriting & Submissions
Phone: 1-800-849-6140
Fax: 1-866-290-2667
Email: underwriting@stillwater.com

Service Hours
Customer Service Representatives are available to meet your service needs and for technical assistance:
Monday - Friday 8:00am - 9:00pm Eastern, and Saturday 8:00am – 3:00pm Eastern.

Service & Endorsements
Phone: 1-800-849-6140
Fax: 1-866-877-6355
Email: ins@stillwater.com

Evidence of Insurance
Requests for Evidence of Insurance can be emailed to: eoi@stillwater.com or faxed to 1-888-333-2490

Mailing Address
Stillwater Insurance Group
P.O. Box 45126
Jacksonville, FL 32232-5126

Physical Address (for Overnight deliveries)
Stillwater Insurance Group
6800 Southpoint Parkway, Suite 700
Jacksonville, FL 32216

Claims
Toll Free: 1-800-220-1351
Fax Number: 1-800-491-7683 or 1-402-242-4872
Email: claims@stillwater.com

Claims Mailing Address
Stillwater Insurance Group
12500 I Street, STE 100
Omaha, NE 68137
Marketing Materials

Marketing Brochures are available by clicking on Docs & Guides and Marketing Materials.
Submit Authority

• Submit authority may be suspended for new business or increased coverage endorsements during periods of imminent danger from natural disasters, or when the National Weather Service has issued a severe weather warning.

• The types of natural disasters include but are not limited to, Earthquake, Earth movement (landslide, mudslide, sinkhole, etc.), Wild Fire, Hurricane, Tropical Storm, Tornado, and Flood.

• We reserve the right to suspend submission authority as we deem fit, and as allowed by state regulations and emergency orders.

• In the event of such suspension, we will issue a moratorium. During moratoriums no new business or increased coverage endorsements may be submitted.

• Typically, moratoriums start prior to and last for the duration of the event, or until it has been downgraded or passed/finished. In some cases it may continue for a number of days after the event has passed/finished. Please check the website for the status. The moratorium notice will be removed once the area is open again.

Application Submission

The Stillwater Agent Sales Portal is a real-time Quoting and Underwriting system designed to assist our Producers in quoting and issuing insurance policies. This system provides an easy way of doing business by indicating whether the risk is eligible and if so, allows the Producer to issue the policy instantly.

Quote Questions

Responses to the various questions during the quote process will advise of underwriting eligibility conflicts. The producer does NOT have the authority to submit coverage for any property exhibiting a conflict with one or more of the characteristics shown in our Underwriting Guidelines.

However, the Company may be contacted for prior approval regarding acceptability. Policy submission is subject to acceptance of the risk based on the Company Exposure Management Plan. All such requests should be emailed to Underwriting@Stillwater.com for consideration.

Submitting

Policies are only valid if they are issued on our Sales Portal with a policy number. WE do NOT provide the Producer submission authority except through our Sales Portal.

Click below for information on starting a Quote:

Start a Home Quote
1. To start a Quote – Select New or Existing Customer.

2. Select Homeowners, Condo and Rental from the drop down Product list.

There is also an Add Quote feature which should be used when you start a quote for another line of business, like Auto. This will give you the option to pre-populate the new quote with the basic info from the Home or Dwelling quote.

Click here for more info on the Add Quote feature.
"Add Quote" should be used when you start a quote for another line of business, like Auto. This will give you the option to pre-populate the new quote with the basic info from the HO or Dwelling quote. It also links the quotes and policies so that discounts can be applied and maintained. In addition, it makes servicing and supporting the quotes and policies easier.

1. If you have an active policy or quote, and would like to quote another line of business. Click on the Add Quote link as indicated below:

2. Enter a Zip Code:

3. Select the type of product from the drop down list

✓ Discount Note:

Using Add Quote will add the Quote to the same Client ID. Having all quotes and policies on the same Client ID will automatically link all quotes and policies together so that discounts can be applied and maintained.
Verification
As a part of new business process we may utilize third-party data sources to verify information including:
- **CLUE** – Comprehensive Loss Underwriting Exchange on the Risk and Subject
- **Public Records Data**
- **NCF** – National Credit File. This is used where permitted to determine the Insurance Bureau Score (IBS).

If the quote recognizes an underwriting issue it will result in a ineligible (edit) that the risk is ineligible.

**Please contact customer service at 1-800-849-6140 if you have any questions regarding information obtained in these reports.**

Click on the following Tabs for additional information:

- CLUE Reports
- NCF Reports

**Note:**
Click on the above NCF Reports tab for additional information on Financial Status Underwriting guidelines.

There is also information on how to resolve credit report ordering issues during the Home Quote process.

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File Maintenance and Audit Requirements
You are required to maintain relevant documentation for a period of seven years after the policy expiration. Agents should expect occasional file audits to confirm required signatures and documentation are in agency files:

These documents are required to be maintained in agency's files:
- Copy of signed ACORD application, including the signed Underwriting Confirmation that is a supplement to the application.
- Copy of signed EFT Authorization, if this pay plan is used.

These documents are recommended to be maintained in agency's files:
- CLUE reports and Letters of Experience related to claims on the CLUE.
- Copies of support for discounts (example: Alarm Certificate)
Claims Procedure

All claims are to be reported to Stillwater Claims Service immediately.

For fast claims service and to completely eliminate your time involvement in processing claims forms, please instruct your insureds and claimants to call our claims department directly. This procedure will eliminate non-productive time and give the company the opportunity to give both your client and claimants immediate direct claim service.

General Information:

• Please remember that you have no claims settlement authority. Please refer all claims to our claims department.

• The toll free line is (800)220-1351.
• The toll free number is answered by Stillwater staff during the following hours:
  – Monday - Friday from 8:00am - 8:00pm Eastern
  – Saturday from 8:00am - 6:00pm Eastern
  After these hours a service called Lynx Services LLC answers the 800 line and can take a first notice of loss and provide limited remediation guidance (in the event of water damage, etc.). They can take the initial claims info, but cannot verify coverage. Lynx Services LLC is available 24/7.

• If there is a genuine and severe emergency or very severe loss the Lynx Services rep can in most cases get a Stillwater adjuster in touch with the client.

• We offer a translation service where English is a second language. The service handles dozens of languages including Hmong, Farsi, Punjabi, Mandarin, Cantonese and Vietnamese.

CLAIMS CONTACT NUMBERS:

• Phone (800) 220-1351
• Fax (402) 242-4872 or 1-800-491-7683
• Email: claims@stillwater.com
Letter of Experience

Stillwater Insurance provides a letter (LOE) that shows the insured’s Loss History while insured with Stillwater Insurance Group.

We have automated the creation of the Letter of Experience (LOE).

- The process can be completed by Customer Service/FNOL, and the Agent via the Action Menu on the Sales Portal – FIRST.
- The Policyholder can also view the LOE if they have set up an account on the Self Service Site.

The LOE is available for each individual policy (all policy types). The LOE can be printed and downloaded for email.

If there are multiple policies on the Self Service Site there will be an additional selection menu:

- The LOE can be requested verbally over the phone or sent to: LOE@stillwater.com or via FAX: 1-800-491-7683

- **Note:** Requests will only be accepted from the insured, agent, or the mortgage company.
- If the LOE needs to be forwarded to additional parties, please include that contact information in your email.
**DocuSign**

DocuSign is an electronic signature system that is built into the quote process. It can be selected to add a signature to forms that require Acknowledgement.

**Required Acknowledgment Forms**

We require that certain forms are reviewed with the applicant, to ensure they understand the terms and conditions. These forms can be sent to the applicant/insured via DocuSign for their signature.

- Click on the form number to open it, and review it with the applicant.
- Note that the text under the form number describes the DocuSign process, and the alternative.
- Once reviewed, check the boxes and click “Save”.

The **DocuSign** selection screen will appear after a Billing Plan is selected on the Supplemental Info Quote screen.

The Email field will pre-populate with the Email that was entered on the Contact Info screen earlier in the quote process.

There is an option to add a CC Email.

The help text in the quote will provide more info on the DocuSign process.
FAQs

What is an envelope?
The envelope in DocuSign is the application and related documents sent to
the consumer for signature.

Can the application be altered and resent? For example, change an
effective date.
No, the application cannot be altered after it has been issued. If new
documents are needed the agent will need to process a manual application
and supply whatever required forms are needed for underwriting. We may
have an option for updating and resending in the future.

Can we email or mail a hard copy if the insured wants to sign a paper
application?
Yes, we can email or mail a hard copy to the insured if needed. They can
also print a copy from the DocuSign application print and sign then mail or
email, whatever they wish.

Can agents see the completed envelope? Can they get a copy?
Yes, the agent can receive a copy of the envelope sent. They have the option
of placing an email address in the same area as the insureds while quoting, a
CC option. They will then receive a copy of the completed envelope. They
can also see the uncompleted And completed documents on FIRST under
policy history. They will only see the completed forms once the insured signs.

The Driver Exclusion form does not list all the excluded drivers
what can we do to help the agent?
Email docusign@stillwater.com along with the policy number, name of the
insured, and the missing excluded individuals. We can then add the missing
drivers to the form and resend the form to the insured for signature. Please
verify the information is correct before sending your request.

The insured called and is getting a DocuSign envelope but I can’t see it
in our Stillwater account?
Many agents already use DocuSign please check to see what account they
are using. The agent maybe using their own account, we are unable to view
another agent’s account only our own.

Is DocuSign available in all states for all agents?
Not all states have been rolled out for the DocuSign product.
If in the quoting process it does not offer the option for DocuSign then it is
not offered in that state.
To see the application and if it is a DocuSign application or not after it has
been issued:
Pull up your policy in FIRST look under policy documents:

Is the agent required to also sign the DocuSign application?
No, we do not require the agent to sign the DocuSign application.

What happens after they “finish” signing?
DocuSign will send the insured a copy of the completed email and
documents. They can review the documents, print and save to a local file
or the desk top.

Why does the consumer keep getting reminder notifications?
How do we stop them?
At Stillwater, we use DocuSign to make it easy for clients to sign the
required insurance application and related documents. These are part of
the policy so its very important the consumer signs and returns the
documents to us. If the documents are not completed in DocuSign the
consumer will continue to receive reminders until the envelope is
completed.

Click HERE for more info on follow-up notifications if the
insured does not complete the DocuSign.
**DocuSign Reminder Notifications**

**PROPERTY**

- **7 DAYS**
  - **NO RESPONSE - EMAIL FOLLOW-UP**
    - 7 days after the initial DocuSign goes out.
    - We will send an email to the INSURED to remind them to complete the DocuSign and a follow-up diary is set for 7 days.

- **14 DAYS**
  - **NO RESPONSE - FINAL EMAIL**
    - 14 days after the initial DocuSign goes out.
    - We will send an email to the INSURED to remind them to complete the DocuSign and a follow-up diary is set for 7 days.

- **21 DAYS**
  - **NO RESPONSE - MAIL THE FORMS**
    - 21 days after the initial DocuSign goes out.
    - If there are required forms we will MAIL THE FORMS to the INSURED.
    - A follow-up diary is set for 20 days.
    - The DocuSign envelope is also voided which will stop the daily DocuSign emails.

- **41 DAYS**
  - **PASSED TO PROPERTY UW**
    - If the FORMS are not received UW will close the Diary.
    - An Email will be sent to the agent with the following:

**DocuSign** is used to provide an electronic signature on various **Required Acknowledgement Forms** including:

- **EFT Authorization**
- **Mandatory State Forms**
- **Mandatory Stillwater Forms**

The first DocuSign envelope is emailed immediately upon policy submission.

The envelope includes the application and related documents.

DocuSign will send a reminder email every day until the DocuSign is completed or voided-stopped.

If the DocuSign is not completed Stillwater will also send **FOLLOW-UP EMAILS** directly to the customers personal email according to the timeframe in the flowchart.

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Thank you for allowing the Stillwater Insurance Group to service your insurance policy.

Unfortunately, we have not received the required completed DocuSign application and accompanying forms for your policy. Since the insured has not completed the DocuSign application it will be the agency's responsibility to acquire the required signatures for your files.

We will be closing our file and will not be further pursuing the application.
Stillwater Insurance offers the following **Home Policy Types**. Click on a **Home Type** to view additional information.

### Single Family Home Detached 100% Owner Occupied HO3
In select states the HO3 form can be written for the following:
- **Secondary Seasonal Homes** HO3/HO5
- **Duplex** HO3/HO5
- **Row Homes/ Town Homes** HO3/HO5

- **Condo HO6**
  - The HO6 Condo form provides coverage for a policy holder's personal property, liability, and structural coverage not provided by a "**Master Fire Policy**". Items not covered by a Master Fire policy may include interior elements like: fixtures, cabinets, counters, and flooring.
  - The policy holder should always check to see what is and what isn't covered by the Master Fire Policy and adjust the Coverage A on the Condo accordingly.

Stillwater offers the following Condo policies:
- **Owner Occupied Condo HO6**
- **Tenant Occupied Condo HO6**
- **Town Home HO6**

In select states the HO6 form can be written for the following:
- **Secondary Seasonal Condo HO6**

- **Renters (HO4)**
  - The HO4 Renters form provides coverage for a policy holder's personal property and liability within a rental property.

**FLORIDA NOTE:** The information on this page does not include Florida. Click [here](#) to view unique FLORIDA coverage information.

Florida, Hawaii, North Carolina and Virginia do not offer the HO5 Form

Triplex and Fourplex properties are NOT eligible for our HO3/HO5 but can be written under our Dwelling Fire Program.
Secondary/Seasonal (Home HO3/HO5)

- **Primary Home** is a residence in which the insured lives the majority of the time, and at least 6 months continuously each year. Typically, it’s also the residence on their driver’s license/state ID. The Primary residence must also not be “Vacant” or “Unoccupied” beyond a period of sixty consecutive days. “Vacant” or “Unoccupied” means neither the Named Insured nor any other individual has slept overnight in the dwelling for a period of 60 days.

- **Secondary Home** is a residence that is not the primary residence. A secondary home is a residence the insured occupies less than half of the year. Typically, a secondary home is used as a vacation home, though it could also be a property that you visit on a regular basis, such as a condo in a city where you frequently conduct business.

- **Seasonal Home** is a sub class of secondary, where a surcharge is applicable to a residence that is continuously unoccupied by the owner for more than three months or four months per year depending on the states seasonal definition. (See the chart below for Seasonal Surcharge and Occupancy Guidelines.)

The following eligibility requirements apply to all the states listed below:

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A Seasonal Property Surcharge is applicable in all the states listed above.
- 10% surcharge applies if the Primary Home is insured with Stillwater
- 20% surcharge applies if the Primary Home is insured with another carrier.
- West Virginia = 30% if insured with Stillwater or with another carrier.

Home Occupancy guidelines:

- In the above highlighted states: AK, AR, DC, KY, MO, MS, NY, RI
  The risk should be owner occupied **continuously** for a minimum of 3 months out of the year.

- In the other states in the above chart:
  The risk should be owner occupied **continuously** for a minimum of 4 months out of the year.

Additional Secondary/Seasonal Home Requirements:
- The Home must be located within a limited access community or building (requires security guard or passkey gates).

Click [HERE](#) for information on unique state guidelines in: Florida, Hawaii, North Carolina, South Carolina

Click [HERE](#) for information on High Value limits on Secondary/Seasonal Homes.

Click on a tab to view Secondary/Seasonal Condo Guidelines:
Secondary/Seasonal (Condo HO6)

- **Primary Home** is a residence in which the insured lives the majority of the time, and at least 6 months continuously each year. Typically, it's also the residence on their driver's license/state ID. The Primary residence must also not be "Vacant" or "Unoccupied" beyond a period of sixty consecutive days. "Vacant" or "Unoccupied" means neither the Named Insured nor any other individual has slept overnight in the dwelling for a period of 60 days.

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</table>

**A Seasonal Property Surcharge** is applicable in all the states listed above.
- **10% surcharge** if the Primary Home is insured with Stillwater
- **20% surcharge** if the Primary Home is insured with another carrier.

**Condo Occupancy Guidelines:**
- The Secondary/Seasonal Condo cannot be unoccupied for more than 6 months out of the year.

**Click on a tab to view Secondary/Seasonal Home Guidelines:**

- **Secondary/Seasonal Home**

**California**
- **Secondary/Seasonal Condo** in California require that the primary residence is also insured with Stillwater.
- A **10% Seasonal Property Surcharge** will apply.
- The Secondary/Seasonal Condo cannot be unoccupied for more than 6 months out of the year.

**States with unique Occupancy Guidelines. These States DO NOT apply the Seasonal Property Surcharge**

**Florida:**
- The Condo must be occupied by the named insured.
- If the Secondary Home is unoccupied for more than 6 months out of the year, we require that the home is located in a gated community or that it has a monitored central alarm system.

**Hawaii, North Carolina, South Carolina:**
- The Condo must be occupied by the named insured.
- The Secondary/Seasonal Condo cannot be unoccupied for more than 6 months out of the year.
Home Policy Types

These states have unique guidelines and DO NOT apply the Seasonal Property Surcharge

| Florida                  | • The Home must be occupied by the named insured.  
|                         | • If the Secondary Home is unoccupied for more than 6 months out of the year, we require that the home is located in a gated community or that it has a monitored central alarm system. |
| Hawaii and North Carolina| • The Home must be occupied by the named insured.  
|                         | • The Secondary/Seasonal Home cannot be unoccupied (vacant) for more than 6 months out of the year.  
|                         | • The Home must be located within a limited access community or building (requires security guard or passkey gates).  
|                         | • The risk should be owner occupied continuously for a minimum of 4 months out of the year. |
| South Carolina          | • The Home must be occupied by the named insured.  
|                         | • The Secondary Home cannot be unoccupied for more than 6 months out of the year. |

High Value Secondary/Seasonal Homes (All States)
Underwriting approval is required if:
• The replacement cost is $750K or higher.
• If the Livable Square footage is 5000 or more.

Click on a tab to view Secondary/Seasonal Condo Guidelines:

Secondary Condo

Back to Policy Type Menu
Back to Table of Contents
Secondary/Seasonal California (HO3/HO5) Effective 02-21-19

Secondary/Seasonal homes in California require that the primary residence is also insured with Stillwater.

Quoting a secondary in California requires that you use the ADD QUOTE feature

We also require:

- The insured must have an active HO3, HO5, or HO6 policy
- If the agent attempts to quote a stand alone Secondary/Seasonal, or if they attempt an ADD QUOTE to a lapsed or expired or HO4, the quote will return the following message:

Note: In California, a 10% Seasonal Property Surcharge will apply.

The following Guidelines also apply:

- The risk should be owner occupied continuously for a minimum of 4 months out of the year

Additional Secondary/Seasonal Home Requirements:

- The Home must be located within a limited access community or building (requires security guard or passkey gates).

Click HERE for information on High Value limits on Secondary/Seasonal Homes.
**Home**

**Policy Types**

**Duplex (HO3/HO5)**
A Duplex is a building that is divided into two residences (living units), on a single tax lot, each having individual entrances. A Duplex is available to quote in the following States:

- **AK**
- **AL**
- **AR**
- **AZ**
- **CA**
- **CO**
- **CT**
- **DC**
- **DE**
- **FL**
- **HI**
- **ID**
- **IL**
- **IN**
- **KS**
- **KY**
- **LA**
- **MA**
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- **NM**
- **NV**
- **NY**
- **OH**
- **OK**
- **OR**
- **PA**
- **RI**
- **SC**
- **SD**
- **TN**
- **TX**
- **UT**
- **VA**
- **VT**
- **WA**
- **WI**
- **WV**
- **WY**

**Duplex Guidelines:**
- The Dwelling must be originally constructed as a 2 unit structure.
- A single family residence converted to a multi family structure is NOT Eligible.
- Duplex properties are subject to a Multi-family surcharge.
- Virginia does not offer the HO5 Form.

**Town House (HO3/HO5) or (HO6)**
A Townhouse is a single family unit that is constructed in a row where all the units are attached on a single tax lot.
- If the Town House has a master fire policy the residence would be considered an HO6 policy.
- If the Town House does NOT have a master fire policy Stillwater offers an HO3/HO5 policy in select States.
- To be eligible for the HO3/HO5 form the insured must own and occupy the unit as their primary residence.

**Row House (HO3/HO5)**
A Row House is a single family unit that is constructed in a row of attached units that are separated by property lines, not on a single tax lot.

**Town House and Row House policies can be written in the following States:**

- **AK**
- **AL**
- **AR**
- **AZ**
- **CA**
- **CO**
- **CT**
- **DC**
- **DE**
- **FL**
- **HI**
- **ID**
- **IL**
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- **SD**
- **TN**
- **TX**
- **UT**
- **VA**
- **VT**
- **WA**
- **WI**
- **WV**
- **WY**

**Triplex and Fourplex properties are NOT eligible for our HO3/HO5 but can be written under our Dwelling Fire Program.**

Click on a tab to view Policy Coverage information:

- **HO3/HO5 Policy Coverage**
- **HO6 Policy Coverage**

**Town House & Row House Notes:**
- A Town House or Row House surcharge will apply based on the number of units within the fire wall:
- WE allow up to 8 attached units within a firewall for both Town House and Row House quotes.
### Property

<table>
<thead>
<tr>
<th>Coverage A</th>
<th>Coverage B</th>
<th>Coverage C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for Dwelling Structure</td>
<td>The basic policy provides 10% of Coverage A for detached structures located on the property.</td>
<td>The basic policy provides a Coverage C limit of 50% of Coverage A for personal property.</td>
</tr>
<tr>
<td>The Dwelling must be insured to 100% of its replacement cost.</td>
<td>This limit can be increased with Underwriter approval.</td>
<td>(55% of Coverage A in California)</td>
</tr>
<tr>
<td>Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page.</td>
<td>Click on the following tab to view additional information on increasing Other Structures:</td>
<td>The Quote provides an increased option limit up to 75%.</td>
</tr>
<tr>
<td>Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model.</td>
<td></td>
<td>The HO3 policy provides an ACV (Actual Cash Value) option as well as a Replacement Cost option.</td>
</tr>
</tbody>
</table>

**Note:** The minimum Coverage A value is $100,000. Homes with a square footage below 500 square feet are ineligible. Please click here for information on High Value Home Coverage Guidelines.

### Additional Living Expense

<table>
<thead>
<tr>
<th>Coverage D</th>
<th>Liability</th>
<th>Medical Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>The policy provides options of <strong>20% or 40%</strong> of Coverage A if a covered loss makes the home unfit to occupy.</td>
<td>Provides coverage if the insured is legally liable for another party's injury or property damage.</td>
<td>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</td>
</tr>
<tr>
<td>The minimum coverage available is <strong>$100,000.</strong></td>
<td>The minimum coverage available is <strong>$300,000 or $500,000.</strong></td>
<td>The basic policy provides <strong>$1000</strong> Medical Payments.</td>
</tr>
</tbody>
</table>

**Note:** Coverage is subject to exclusions and limits. Click on the following tab to view a Basic Coverage Chart:

- **HO3/HO5 Perils Insured against**
  - Personal Property
  - Other Structures
  - Additional Living Expense

**Endorsement Modify Coverage:** Click here to view coverage restriction guidelines on existing policies.

**Back to Policy Type Menu**

- **PUD – Planned Urban Development** is a community zoning classification that is planned and developed within a city. It is acceptable to write a property in a PUD under an HO3, HO5, HO6, or HO4.

**Back to Table of Contents**
## HO6 Condo
### Tenant & Owner Occupied

<table>
<thead>
<tr>
<th><strong>Property Coverage A</strong></th>
<th><strong>Personal Property Coverage C</strong></th>
<th><strong>Additional Living Expense Coverage D</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>The Coverage A amount should reflect Dwelling (structural coverage) that is <strong>not</strong> covered under the Condo Master Fire Policy. The amount the Condo quote initially includes for Coverage A varies by state. Please click on the following tab for more information on selecting Coverage A Dwelling Coverage Limits:</td>
<td>The minimum Coverage C limit is <strong>$10,000</strong> for all states, except CA and NM which have a minimum limit of <strong>$15,000</strong>. The Condo quote will allow a quote up to <strong>$300,000</strong> without underwriting approval. <strong>Click on the following to view more info on:</strong> Personal Property in a Storage Facility</td>
<td>The policy automatically provides <strong>20% or 40%</strong> of the Coverage C limit if a covered loss makes the Condo unfit to occupy. The <strong>20% or 40%</strong> amount varies by state. <strong>Click on the following to view more info:</strong></td>
</tr>
<tr>
<td>The Condo quote allows agents to bind up to <strong>$350,000 on Coverage A.</strong></td>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Liability</strong></th>
<th><strong>Medical Payments</strong></th>
<th><strong>Note:</strong> Coverage is subject to exclusions and limits. Please click on the following tab to view a Basic Coverage Chart:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provides coverage if the insured is legally liable for another party’s injury or property damage. The minimum coverage available is <strong>$100,000.</strong> The Quote provides increased limit options of <strong>$300,000 or $500,000.</strong></td>
<td>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability. The basic policy provides <strong>$1000</strong> Medical Payments. The Quote provides the ability to increase coverage to <strong>$2000, or $5000.</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Endorsement Modify Coverage:** **Click here** to view coverage restriction guidelines on existing policies. **HO6 Perils Insured against**

- **PUD – Planned Urban Development** is a community zoning classification that is planned and developed within a city. It is acceptable to write a property in a PUD under an HO3, HO5, HO6, or HO4
- **CO-OP - Common-interest communities** are acceptable to write under the HO6 program.

**Back to Policy Type Menu**
**Back to Table of Contents**
Condo Coverage D Loss of Use

See the Chart for the Coverage D Limit

20%

The policy automatically provides 20% of the Coverage C limit for Coverage D – Loss of Use.

For policies with a Coverage C limit less than $250,000, the limit may be increased in increments of $1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed $50,000.

For policies with a Coverage C limit greater than or equal to $250,000 the Coverage D limit can exceed $50,000 due to the amount of coverage that is automatically provided but, the limit cannot be increased.

40%

The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use.

For policies with a Coverage C limit less than $125,000, the limit may be increased in increments of $1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed $50,000.

For policies with a Coverage C limit greater than or equal to $125,000 the Coverage D limit can exceed $50,000 due to the amount of coverage that is automatically provided but, the limit cannot be increased.

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<tr>
<th>State</th>
<th>Coverage %</th>
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<tbody>
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<td>AK</td>
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<td>WV</td>
<td>40%</td>
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Back to Condo Coverage Overview
Condo Coverage A Dwelling Limits

The Base limit of Coverage A that is included on the Condo quote varies by state. Please see the chart for these limits.

- All states have a $1000 minimum limit of Coverage except for the following states with a $5000 limit: CT, DE, IN, KY.
- The Condo quote will initially default to the Coverage A limit shown on the chart. The Coverage A limit can be adjusted.
- The Condo quote allows agents to bind up to $350,000 on Coverage A without underwriting approval.

### Condo Coverage A Quote Default Limit

<table>
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<tr>
<th>State</th>
<th>Coverage A</th>
<th>State</th>
<th>Coverage A</th>
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<td>30% of Coverage C</td>
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</tbody>
</table>
### Personal Property Coverage C

Agents may issue policies up to **$150,000** in all states.

**There is a 300K max limit:**
Coverage requests over **$150,000** to **$300,000** require Underwriting Approval. Please email underwriting@stillwater.com and provide the quote or policy number and an explanation for the higher Coverage C Limit.

The minimum Coverage C limit is **$10,000** for all states, **except CA and NM which have a minimum limit of $15,000**.

Click on the following to view more info on:
- Personal Property in a Storage Facility

### Additional Living Expense Coverage D

The policy provides **40%** of Coverage C if a covered loss makes the home unfit to occupy.

If North Carolina

**In North Carolina we offer a default 20% and a 40% option.**

The 40% option is available for an additional premium.

### Liability

Provides coverage if the insured is legally liable for another parties injury or property damage.

The minimum coverage available is **$100,000**.
The quote provides increased limit options of **$300,000 or $500,000**

### Medical Payments

Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.

The basic policy provides **$1000** Medical Payments.
The quote provides the ability to increase coverage to **$2000**, or **$5000**.

Please click on the following tab to view a Basic Coverage Chart:
- HO4 Basic Coverage Chart

Click on the other Form tabs to view information on that form:
- HO3/HO5
- HO6

### HO4 Perils Insured against

- **PUD – Planned Urban Development** is a community zoning classification that is planned and developed within a city. It is acceptable to write a property in a PUD under an HO3, HO5, HO6, or HO4

---

Note: This information does not include Florida. Click here to view unique FLORIDA coverage information.
### SECTION I COVERAGES

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A</td>
<td>Dwelling</td>
<td>The described dwelling 100% of Replacement is required</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Extended Replacement 25% of Coverage A</td>
</tr>
<tr>
<td>Coverage B</td>
<td>Other Structures</td>
<td>Other structures on premises 10% of Coverage A</td>
</tr>
<tr>
<td>Coverage C</td>
<td>Personal Property</td>
<td>50% of Coverage A 55% of Coverage A (California)</td>
</tr>
</tbody>
</table>

**Special Categories of Personal Property (All other States) are as follows:**

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200</td>
<td>a. money, bank notes, etc.</td>
</tr>
<tr>
<td>$1500</td>
<td>b. securities, accounts, etc.</td>
</tr>
<tr>
<td>$1500</td>
<td>c. watercraft, trailers, etc.</td>
</tr>
<tr>
<td>$1500</td>
<td>d. trailers or semi-trailers not used with watercraft of all types</td>
</tr>
<tr>
<td>$1500</td>
<td>e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)</td>
</tr>
<tr>
<td>$2500</td>
<td>f. firearms and related equipment (loss by theft)</td>
</tr>
<tr>
<td>$2500</td>
<td>g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)</td>
</tr>
<tr>
<td>$2500</td>
<td>h. property, on the “residence premises”, used at any time in any manner for any “business” purpose</td>
</tr>
<tr>
<td>$1500</td>
<td>i. property, away from the “residence premises”, used primarily for “business” purposes.</td>
</tr>
<tr>
<td>$1500</td>
<td>j. portable electronic equipment</td>
</tr>
<tr>
<td>$2500</td>
<td>k. antennas, tapes, wires, records, disks or other media</td>
</tr>
</tbody>
</table>

**Amendatory Endorsement (Personal Property):**

<table>
<thead>
<tr>
<th>Limit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2500</td>
<td>l. memorabilia, souvenirs, collector items, etc.</td>
</tr>
<tr>
<td>*$5000</td>
<td>m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft) *(2,500 max per article)</td>
</tr>
<tr>
<td>$5000</td>
<td>n. electronic data processing equipment (residence premises)</td>
</tr>
<tr>
<td>$1000</td>
<td>o. electronic data processing equipment (off premises)</td>
</tr>
<tr>
<td>$1000</td>
<td>p. camera or video recording and playing equipment</td>
</tr>
<tr>
<td>$1000</td>
<td>q. paintings, etchings, rare glass, chinaware and similar articles</td>
</tr>
<tr>
<td>$2000</td>
<td>r. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons</td>
</tr>
</tbody>
</table>

### Coverage D

<table>
<thead>
<tr>
<th>Loss of Use</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional Living Expense</td>
<td></td>
</tr>
<tr>
<td>Fair Rental Value</td>
<td></td>
</tr>
<tr>
<td>Shortest time to repair or replace not to exceed 40% of Coverage A</td>
<td></td>
</tr>
</tbody>
</table>

**Additional Coverages:**

- Collapse
- Credit Card and Forgery $500
- Debris Removal $1000
- Fire Department Service Charge $500
- Glass or Safety Glazing Material $5000
- Grave Markers $5000
- Landlords’ Furnishings $2500
- Loss Assessment $1000
- Mold Varies by State
- Ordinance or Law 10% of Coverage A
- Property Removed
- Reasonable Repairs
- Trees, Shrubs and Other Plants $500

### SECTION II COVERAGES

<table>
<thead>
<tr>
<th>Coverage</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage E</td>
<td>Comprehensive Personal Liability $100,000 Each Occurrence</td>
</tr>
<tr>
<td>Coverage F</td>
<td>Medical Payments To Others $1000</td>
</tr>
</tbody>
</table>

**Additional Coverages:**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1000</td>
<td>Damage to Property of Others</td>
</tr>
<tr>
<td>$1000</td>
<td>Claim Expense</td>
</tr>
<tr>
<td>$1000</td>
<td>First Aid Expense</td>
</tr>
<tr>
<td>$1000</td>
<td>Loss Assessment</td>
</tr>
</tbody>
</table>

**Note:** This page does not include FL. Click here to view FLORIDA coverage information.
### SECTION I COVERAGE AMOUNTS

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A - Dwelling</td>
<td></td>
</tr>
<tr>
<td>Building Property</td>
<td>[Click HERE for more info]</td>
</tr>
<tr>
<td>C - Personal Property</td>
<td><a href="#">Click here to view information on unique Coverage C limits in the following:</a></td>
</tr>
<tr>
<td>Special Categories of Personal Property (All other States) are as follows:</td>
<td>Special Limit:</td>
</tr>
<tr>
<td>a. money, bank notes, etc.</td>
<td>$200</td>
</tr>
<tr>
<td>b. securities, accounts, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>c. watercraft, trailers, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>d. trailers or semi-trailers not used with watercraft of all types</td>
<td>$1500</td>
</tr>
<tr>
<td>e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)</td>
<td>$1500</td>
</tr>
<tr>
<td>f. firearms and related equipment (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td>g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td>h. property, on the “residence premises”, used at any time in any manner for any “business” purpose</td>
<td>$2500</td>
</tr>
<tr>
<td>i. property, away from the “residence premises”, used primarily for “business” purposes.</td>
<td>$1500</td>
</tr>
<tr>
<td>j. portable electronic equipment</td>
<td>$1500</td>
</tr>
<tr>
<td>k. antennas, tapes, wires, records, disks or other media</td>
<td>$250</td>
</tr>
<tr>
<td>Amendatory Endorsement (Personal Property)</td>
<td></td>
</tr>
<tr>
<td>l. memorabilia, souvenirs, collector items, etc.</td>
<td>$2500</td>
</tr>
<tr>
<td>m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft)</td>
<td>* $5000</td>
</tr>
<tr>
<td>*(2,500 max per article)</td>
<td></td>
</tr>
<tr>
<td>n. electronic data processing equipment (residence premises)</td>
<td>$5000</td>
</tr>
<tr>
<td>o. electronic data processing equipment (off premises)</td>
<td>$1000</td>
</tr>
<tr>
<td>p. camera or video recording and playing equipment</td>
<td>$1000</td>
</tr>
<tr>
<td>q. paintings, etchings, rare glass, chinaware and similar articles</td>
<td>$1000</td>
</tr>
<tr>
<td>s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons</td>
<td>$2000</td>
</tr>
</tbody>
</table>

### SECTION II COVERAGE AMOUNTS

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>E - Comprehensive Personal Liability</td>
<td>$100,000 Each Occurrence</td>
</tr>
<tr>
<td>F - Medical Payments To Others</td>
<td>$1000</td>
</tr>
<tr>
<td>Additional Coverages</td>
<td></td>
</tr>
<tr>
<td>Damage to Property of Others</td>
<td>$1000</td>
</tr>
<tr>
<td>Claim Expense</td>
<td></td>
</tr>
<tr>
<td>First Aid Expense</td>
<td></td>
</tr>
<tr>
<td>Loss Assessment</td>
<td>$1000</td>
</tr>
</tbody>
</table>

**Note:** This page does not include FL. Click [here](#) to view FLORIDA coverage information.
# HO4 Renters Basic Coverage Chart

## SECTION I COVERAGES

<table>
<thead>
<tr>
<th>Coverage C</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Property</td>
<td>Any calculated amount based on value of Personal Property up to 100K without Underwriting approval * 150K limit in New York</td>
</tr>
</tbody>
</table>

**Special Categories of Personal Property (All other States) are as follows:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Special Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. money, bank notes, etc.</td>
<td>$200</td>
</tr>
<tr>
<td>b. securities, accounts, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>c. watercraft, trailers, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>d. trailers or semi-trailers not used with watercraft of all types</td>
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</tr>
<tr>
<td>e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)</td>
<td>$1500</td>
</tr>
<tr>
<td>f. firearms and related equipment (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td>g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td>h. property, on the “residence premises”, used at any time in any manner for any “business” purpose</td>
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</tr>
<tr>
<td>i. property, away from the “residence premises”, used primarily for “business” purposes.</td>
<td>$1500</td>
</tr>
<tr>
<td>j. portable electronic equipment</td>
<td>$1500</td>
</tr>
<tr>
<td>k. antennas, tapes, wires, records, disks or other media</td>
<td>$250</td>
</tr>
</tbody>
</table>

**Amendatory Endorsement (Personal Property):**

<table>
<thead>
<tr>
<th>Category</th>
<th>Special Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>l. memorabilia, souvenirs, collector items, etc.</td>
<td>$2500</td>
</tr>
<tr>
<td>m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft) * ($2,500 max per article)</td>
<td>$5000</td>
</tr>
<tr>
<td>n. electronic data processing equipment (residence premises)</td>
<td>$5000</td>
</tr>
<tr>
<td>o. electronic data processing equipment (off premises)</td>
<td>$1000</td>
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<tr>
<td>p. camera or video recording and playing equipment</td>
<td>$1000</td>
</tr>
<tr>
<td>q. paintings, etchings, rare glass, chinaware and similar articles</td>
<td>$1000</td>
</tr>
<tr>
<td>s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons</td>
<td>$2000</td>
</tr>
</tbody>
</table>

## SECTION II COVERAGES

### Coverage D

**Loss of Use**

- Fair Rental Value

- **Additional Coverages**
  - Collapse
  - Credit Card and Forgery: $500
  - Debris Removal: $1000
  - Fire Department Service Charge: $500
  - Glass or Safety Glazing Material: $5000
  - Grave Markers: $5000
  - Landlord’s Furnishings: $2500
  - Loss Assessment: $1000
  - Mold: Varies by State
  - Ordinance or Law: 10% of Coverage A
  - Property Removed
  - Reasonable Repairs
  - Trees, Shrubs and Other Plants: $500

### Coverage E

**Personal Liability**

- **Comprehensive Personal Liability**: $100,000 Each Occurrence

### Coverage F

**Medical Payments To Others**

- $1000

### Additional Coverages

- Damage to Property of Others: $1000
- Claim Expense
- First Aid Expense
- Loss Assessment: $1000

**Note:** This page does not include FL. Click here to view FLORIDA coverage information.
Stillwater Difference in Conditions Policy (California)

Stillwater now offers a Difference in Conditions (DIC) Policy in California that is a policy that supplements a California Fair Plan Policy.

Stillwater only offers a DIC policy in CA for the following: Home HO3/HO5, Dwelling Fire DP2/DP3.

What is the California FAIR Plan?
FAIR means "Fair Access to Insurance Requirements". The California FAIR Plan Policy is a policy that provides property insurance coverage when coverage cannot be obtained from a standard insurance company. The FAIR Plan provides insurance as a last resort (for example: if someone cannot obtain coverage due to brush exposure).

The FAIR Plan Policy does not include coverage for many common and important causes of loss that are typically included in a standard homeowners policy, such as theft, water damage and liability.

What is a Difference in Conditions (DIC) Policy?
A DIC policy is one that expands upon or fills in the gaps in a standard policy. To supplement a FAIR Plan policy, a Difference in Conditions (DIC) policy, sometimes called a Companion policy, should be considered.

Stillwater is now licensed to write a DIC Policy in California.

The Stillwater DIC Policy will fill the coverage gaps that are not included in the California FAIR Plan Policy…including coverage for theft, water damage and liability.

Please click on the following tabs view more information on the Stillwater DIC Policy and the California Fair Plan Policy.

- DIC Overview Video
- Agent Info Marketing Sheet
- High Value Dwelling Guidelines
**Coverage C Special Limits of Liability**

- **Hawaii**
- **Maryland (09-11-15 NB & 10-21-15 REN)**
- **New York**
- **North Carolina**
- **Pennsylvania (12-15-15 NB & 02-03-16 REN)**
- **Virginia**
- **West Virginia (06-15-15 NB & 08-04-15 REN)**

* Adopted ISO 2011 effective the dates shown above. Therefore the unique limits shown only apply prior to the New Business and Renewal dates listed.

**Additional Coverages**

- Virginia has unique Additional Coverage Limits

<table>
<thead>
<tr>
<th>Additional Coverages</th>
<th>Virginia Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card and Forgery</td>
<td>$500</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$500</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$500</td>
</tr>
<tr>
<td>Glass or Safety Glazing Material</td>
<td>$500</td>
</tr>
<tr>
<td>Grave Markers</td>
<td>$5000</td>
</tr>
<tr>
<td>Landlord's Furnishings</td>
<td>$2500</td>
</tr>
<tr>
<td>Loss Assessment</td>
<td>$1000</td>
</tr>
<tr>
<td>Mold</td>
<td>n/a</td>
</tr>
<tr>
<td>Ordinance or Law</td>
<td>n/a</td>
</tr>
<tr>
<td>Property Removed</td>
<td>$1000</td>
</tr>
<tr>
<td>Reasonable Repairs</td>
<td>$1000</td>
</tr>
<tr>
<td>Trees, Shrubs and Other Plants</td>
<td>$500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage C Special Limits of Liability</th>
<th>HI</th>
<th>MD</th>
<th>NY</th>
<th>NC</th>
<th>PA</th>
<th>VA</th>
<th>WV</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. money, bank notes, etc.</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>b. securities, accounts, etc.</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>c. watercraft, trailers, etc.</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
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<td>$1,500</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>f. firearms and related equipment (loss by theft)</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,000</td>
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<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>h. property, on the &quot;residence premises&quot;, used at any time in any manner for any &quot;business&quot; purpose</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>i. property, away from the &quot;residence premises&quot;, used primarily for &quot;business&quot; purposes.</td>
<td>$250</td>
<td>$250</td>
<td>$500</td>
<td>$500</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>j. &amp; k. portable electronic equipment</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amendatory Endorsement</th>
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</thead>
<tbody>
<tr>
<td>l. memorabilia, souvenirs, collector items, etc.</td>
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<td>s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons</td>
</tr>
</tbody>
</table>

* Back to Policy Type Menu
* Back to Table of Contents
# Perils Insured Against

## Covered Perils HO3

<table>
<thead>
<tr>
<th>Perils Insured Against</th>
<th>Protection Provided</th>
<th>Coverage A, B, &amp; D “Open Peril”</th>
<th>Coverage C “Named Peril”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire or Lightning</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Windstorm or Hail</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Volcanic Eruption</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Riot or Civil Commotion</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Aircraft</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vehicles</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Smoke</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vandalism or Malicious Mischief</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Theft</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Falling Objects</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Weight of Ice, Snow or Sleet</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Accidental Discharge of Water or Steam</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sudden, Accidental tearing apart of a heating system or Appliance</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Freezing</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sudden accidental damage from electrical current</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Additional Risks with Certain Exclusions (Special Coverage)

- Additional risks with certain exclusions (Special Coverage)

**The HO-3 Special Form** provides “open peril” coverage for the dwelling and other structures, insuring against all risks of direct physical loss that are not specifically excluded in the policy. Personal property is covered on a “named peril” basis.

**The HO-5 Comprehensive Form** provides both “open peril” coverage for dwelling and other structures, as well as personal property.

## Covered Perils HO4/HO6

<table>
<thead>
<tr>
<th>Perils Insured Against</th>
<th>HO4 Coverage C</th>
<th>HO6 Coverage C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire or Lightning</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Windstorm or Hail</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Volcanic Eruption</td>
<td>Yes</td>
<td>Yes</td>
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<td>Yes</td>
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<td>Yes</td>
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<tr>
<td>Theft</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Falling Objects</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Weight of Ice, Snow or Sleet</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Accidental Discharge of Water or Steam</td>
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<td>Yes</td>
</tr>
<tr>
<td>Freezing</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sudden Accidental Damage from electrical current</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Section II** liability covers for bodily injury or property damage and defense costs associated with a suit brought against an insured.

**Section II** coverage applies on premises only.

**HO-6 Theft** coverage on Seasonal or units rented or held for rental more than 180 days is limited to burglary coverage

### Note: Regarding Claim related coverage questions:

Customer service can provide general coverage information, however:

- Customer service cannot respond to hypothetical coverage situations. With any loss the facts of the loss must be investigated. The investigation may impact how coverage is determined or applies.
- Loss or hypothetical loss inquiries that involve the interpretation of policy coverage should be directed to the Claims department. Claims will refer the call to a Claims supervisor or manager.

**Claims Toll Free: 1-800-220-1351**

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Florida has unique coverage options.

Please select a Policy Type from the options listed below to view additional information on these unique coverages:

- **Florida Home (HO3)**
- **Florida Condo (HO6)**
- **Florida Renters (HO4)**

The State of Florida has several unique assessments that are mandated by the State. They will appear with an itemized charge on the Policy Holders Declaration page. Please see the descriptions below for additional information on these unique Florida assessments:

### Florida Hurricane Catastrophe Fund:
The Florida Hurricane Catastrophe Fund (FHCF) is a state program that reimburses residential property insurers in Florida for a portion of their losses from hurricanes. The state law that created the FHCF requires that if the cash balance of the FHCF is not sufficient to pay reimbursements, bonds will be issued backed by assessments on most property and casualty insurance premiums. In order to provide sufficient funds to pay reimbursements from the 2005 hurricanes, the FHCF issued three series of tax-exempt, post-event revenue bonds. To support these bonds, assessments were levied on all Florida property and casualty insurance premiums except for those exempted by statute (workers’ compensation, medical malpractice, and national flood insurance). The assessments apply to policies issued both by admitted insurers and by surplus lines insurers.

### Emergency Management Preparedness and Assistance Trust Fund Surcharge (EMPA):
In order to provide funds for emergency management, preparedness, and assistance, an annual surcharge of $2 per policy shall be imposed on every homeowner’s, mobile home owner’s, tenant homeowner’s, and condominium unit owner’s policy.

### Citizens Property Insurance Corporation High Risk Account Emergency Assessment (CEA):
Citizens Property Insurance Corporation High Risk Account Emergency Assessment™ has been added. A charge is being assessed on all Homeowners policies pursuant to Florida Statute 627.351(6). **[Effective 7/1/11 - A charge of 1.4%] is applicable to all Homeowners policies. This charge is applied to the total policy premium and is fully earned. Producer commissions are not payable on this assessment. **NOTE: Effective 07/01/15 the CEA is being discontinued.

### Florida Insurance Guaranty Association (FIGA)
The Florida Insurance Guaranty Association (FIGA) is a non-profit organization created to help protect policyholders in the event their insurance company becomes insolvent and is liquidated. Property and casualty insurance companies are required to join the insurance guarantee associations in the states in which they are licensed to do business. The State of Florida mandates if an additional charge may apply on policies. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will affect a decrease in the applicable surcharge. In the event of policy cancellation, return premium on this assessment shall be provided. This assessment is non-commissionable.
<table>
<thead>
<tr>
<th>Property Coverage A</th>
<th>Other Structures Coverage B</th>
<th>Personal Property Coverage C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for Dwelling Structure</td>
<td>The basic policy provides 2% of Coverage A for detached structures located on the property.</td>
<td>The basic policy provides a Coverage C limit of $500,000 of Coverage A.</td>
</tr>
<tr>
<td>The maximum Coverage A Dwelling Limit in Florida is $749,999</td>
<td>This limit can be increased with Underwriter approval.</td>
<td>*UNIQUE FLORIDA LIMITS: The quote provides an optional selection limit of 25% &amp; 75% of Coverage A.</td>
</tr>
<tr>
<td>The Dwelling must be insured to 100% of its replacement cost.</td>
<td>UNIQUE FLORIDA LIMITS: The quote provides selection of a Coverage B limit between 1% and 20% of Coverage A.</td>
<td>Florida also offers an option to remove Coverage C. This must be requested in writing via fax or email. Click <a href="#">here</a> to view the Personal Property Rejection Form.</td>
</tr>
<tr>
<td>Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. *UNIQUE FLORIDA LIMITS: The quote provides selection of 20% Coverage A Extended Replacement.</td>
<td>Coverage B for other structures may be increased to an amount not to exceed 70% of Coverage A.</td>
<td>The quote provides the coverage based on Replacement Cost for an additional premium. Replacement Cost settles losses for the cost of repair or replacement without deduction for depreciation. The HO3 policy provides an ACV (Actual Cash Value) option as well as a Replacement Cost option.</td>
</tr>
<tr>
<td>The HO3 policy provides an <a href="#">ACV</a> option as well as a Replacement Cost option.</td>
<td>Increasing the limit above 20% of Coverage A requires underwriting approval.</td>
<td>Click on the following to view more info on: <a href="#">Personal Property in a Storage Facility</a>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Living Expense Coverage D</th>
<th>Liability</th>
<th>Medical Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>The policy provides 10% of Coverage A if a covered loss makes the home unfit to occupy.</td>
<td>Provides coverage if the insured is legally liable for another parties injury or property damage.</td>
<td>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</td>
</tr>
<tr>
<td>*UNIQUE FLORIDA LIMITS: 10% is the only Coverage D limit option offered.</td>
<td>The minimum coverage available is $100,000. The quote provides increased limit options of $300,000 or $500,000.</td>
<td>The basic policy provides $1000 Medical Payments. The quote provides the ability to increase coverage to $2000, or $5000.</td>
</tr>
</tbody>
</table>

Click on a [Forms tab](#) to view information on that form: [HO4](#)  [HO6](#)  [FL HO3 Basic Coverage Chart](#)
### Property Coverage A

The Coverage A amount should reflect Dwelling (structural coverage) that is not covered under the Condo Master Fire Policy.

The Condo quote will initially include the minimum Coverage A amount of $1000.

This amount can be increased in increments of $1000 up to a limit of $350,000.

### Personal Property Coverage C

In Florida the minimum Coverage C limit allowed is **$25,000**, for both Owner and Tenant occupied Condos.

The Condo quote will allow a quote up to **$300,000** without underwriting approval.

### Additional Living Expense Coverage D

The policy automatically provides **40%** of the Coverage C limit if a covered loss makes the Condo unfit to occupy.

For **HO6** Condo policies with a Coverage C limit less than $125,000, the limit may be increased in increments of $1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed **$50,000**.

For policies with a Coverage C limit greater than or equal to $125,000 the Coverage D limit can exceed $50,000 due to the amount of coverage that is automatically provided but, the limit cannot be increased.

### Liability

Provides coverage if the insured is legally liable for another parties injury or property damage.

The minimum coverage available is **$100,000**. The quote provides increased limit options of $300,000 or $500,000.

### Medical Payments

Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.

The basic policy provides **$1000** Medical Payments. The quote provides the ability to increase coverage to $2000, or $5000.

**Note:** Coverage is subject to exclusions and limits. Please click on the following tab to view a Basic Coverage Chart:

[HO6 Basic Coverage Chart]

Click on a Forms tab to view information on that form:

[HO3]  [HO4]

**Note:** If there is an occupancy change from owner to tenant occupied, or tenant occupied to owner occupied Condo – the Policy will need a NEW application. We cannot endorse to change a Condos occupancy.
### Florida HO4 (Renters)

#### Personal Property

**Coverage C**  
Agents may issue policies up to $100,000  
* Higher limits require underwriting approval.  

In Florida the minimum Coverage C limit allowed is $25,000.  

#### Additional Living Expense

**Coverage D**  
The policy provides 20% of Coverage C if a covered loss makes the home unfit to occupy.

#### Liability

**Medical Payments**  
Provides coverage if the insured is legally liable for another party's injury or property damage.  
The minimum coverage available is $100,000.  
The quote provides increased limit options of $300,000 or $500,000  

Please click on the following to view more info on:  
- Personal Property in a Storage Facility

#### Medical Payments

Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.  
The basic policy provides $1000 Medical Payments.  
The quote provides the ability to increase coverage to $2000, or $5000.

Please click on the following tab to view a Basic Coverage Chart:  
- HO4 Basic Coverage Chart

Click on a Forms tab to view information on that form:  
- HO3  
- HO6

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**Back to Table of Contents**
### SECTION I COVERAGES

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
<th>Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage A</strong>&lt;br&gt;Dwelling</td>
<td>The described dwelling</td>
<td>100% of Replacement is required</td>
</tr>
<tr>
<td></td>
<td>Extended Replacement</td>
<td>20% of Coverage A</td>
</tr>
<tr>
<td><strong>Coverage B</strong>&lt;br&gt;Other Structures</td>
<td>Other structures on premises</td>
<td>2% of Coverage A</td>
</tr>
<tr>
<td><strong>Coverage C</strong>&lt;br&gt;Personal Property</td>
<td>Personal Property</td>
<td>50% of Coverage A</td>
</tr>
<tr>
<td></td>
<td>Special Categories of Personal Property</td>
<td>Special Limit:</td>
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<tr>
<td></td>
<td>a. money, bank notes, etc.</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>b. securities, accounts, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td></td>
<td>c. watercraft, trailers, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td></td>
<td>d. trailers or semi-trailers not used with watercraft of all types</td>
<td>$1500</td>
</tr>
<tr>
<td></td>
<td>e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)</td>
<td>$1500</td>
</tr>
<tr>
<td></td>
<td>f. firearms and related equipment (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>h. property, on the “residence premises”, used at any time in any manner for any “business” purpose</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>i. property, away from the “residence premises”, used primarily for “business” purposes.</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>j. portable electronic equipment</td>
<td>$1500</td>
</tr>
<tr>
<td></td>
<td>Amendatory Endorsement (Personal Property)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>l. memorabilia, souvenirs, collector items, etc.</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only) *(2,500 max per article)</td>
<td>$5000</td>
</tr>
<tr>
<td></td>
<td>n. electronic data processing equipment (residence premises)</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>o. electronic data processing equipment (off premises)</td>
<td>$1000</td>
</tr>
</tbody>
</table>

### SECTION II COVERAGES

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
<th>Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage D</strong>&lt;br&gt;Loss of Use</td>
<td>Additional Living Expense</td>
<td>10% of Coverage A</td>
</tr>
<tr>
<td></td>
<td>Fair Rental Value</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Additional Coverages</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Collapse</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Credit Card and Forgery</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td>Debris Removal</td>
<td>$1000</td>
</tr>
<tr>
<td></td>
<td>Fire Department Service Charge</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td>Glass or Safety Glazing Material</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grave Markers</td>
<td>$5000</td>
</tr>
<tr>
<td></td>
<td>Landlord’s Furnishings</td>
<td>$2500</td>
</tr>
<tr>
<td></td>
<td>Loss Assessment</td>
<td>$1000</td>
</tr>
<tr>
<td></td>
<td>Mold</td>
<td>See Mold Endorsement</td>
</tr>
<tr>
<td></td>
<td>Ordinance or Law</td>
<td>10% of Coverage A</td>
</tr>
<tr>
<td></td>
<td>Property Removed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Reasonable Repairs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trees, Shrubs, and Other Plants</td>
<td>$500</td>
</tr>
</tbody>
</table>

## Coverage E<br>Personal Liability
Comprehensive Personal Liability $100,000 Each Occurrence

## Coverage F<br>Medical Payments To Others
$1000

## Additional Coverages
Damage to Property of Others $1000
Claim Expense
First Aid Expense
Loss Assessment $1000
### SECTION I COVERAGEs

<table>
<thead>
<tr>
<th>Coverage A Dwelling</th>
<th>The described dwelling</th>
<th>$1000 minimum Can be increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage C Personal Property</td>
<td>Personal Property</td>
<td>Any calculated amount based on value of Personal Property up to 300K without Underwriting approval</td>
</tr>
</tbody>
</table>

#### Special Categories of Personal Property

<table>
<thead>
<tr>
<th>Special Limit:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. money, bank notes, etc.</td>
</tr>
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<td>b. securities, accounts, etc.</td>
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<td>c. watercraft, trailers, etc.</td>
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<td>f. firearms and related equipment (loss by theft)</td>
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<td>g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)</td>
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<td>i. property, away from the &quot;residence premises&quot;, used primarily for &quot;business&quot; purposes.</td>
</tr>
<tr>
<td>j. portable electronic equipment</td>
</tr>
</tbody>
</table>

### SECTION II COVERAGEs

| Coverage E Personal Liability | Comprehensive Personal Liability | $100,000 Each Occurrence |
| Coverage F Medical Payments To Others | Damage to Property of Others | $1000 |
| Additional Coverages | Claim Expense | $1000 |
| | First Aid Expense | $1000 |
| | Loss Assessment | $1000 |

#### Additional Living Expense

<table>
<thead>
<tr>
<th>Loss of Use</th>
<th>Fair Rental Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collapse</td>
<td>$500</td>
</tr>
<tr>
<td>Credit Card and Forgery</td>
<td>$1000</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>$500</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$500</td>
</tr>
<tr>
<td>Glass or Safety Glazing Material</td>
<td>$5000</td>
</tr>
<tr>
<td>Grave Markers</td>
<td></td>
</tr>
<tr>
<td>Landlord’s Furnishings</td>
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<td>Loss Assessment</td>
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<td>Mold</td>
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<td>Ordinance or Law</td>
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<tr>
<td>Reasonable Repairs</td>
<td></td>
</tr>
<tr>
<td>Trees, Shrubs, and Other Plants</td>
<td>$500</td>
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</tbody>
</table>

### Additional Coverages

<table>
<thead>
<tr>
<th>10% of Coverage A</th>
</tr>
</thead>
<tbody>
<tr>
<td>See Mold Endorsement</td>
</tr>
</tbody>
</table>

© Back to Policy Type Menu
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# Florida HO4 Renters Basic Coverage Chart

## SECTION I COVERAGE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>C Personal Property</td>
<td>Any calculated amount based on value of Personal Property up to 100K without Underwriting approval</td>
</tr>
</tbody>
</table>

### Special Categories of Personal Property

<table>
<thead>
<tr>
<th>Category</th>
<th>Special Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. money, bank notes, etc.</td>
<td>$200</td>
</tr>
<tr>
<td>b. securities, accounts, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>c. watercraft, trailers, etc.</td>
<td>$1500</td>
</tr>
<tr>
<td>d. trailers or semi-trailers not used with watercraft of all types</td>
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<td>j. portable electronic equipment</td>
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## SECTION II COVERAGE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>AMOUNTS</th>
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<tbody>
<tr>
<td>E Personal Liability</td>
<td>Comprehensive Personal Liability $100,000 Each Occurrence</td>
</tr>
</tbody>
</table>

### Coverage F Medical Payments To Others

- Damage to Property of Others $1000
- Claim Expense
- First Aid Expense
- Loss Assessment $1000

### Coverage D Additional Living Expense Fair Rental Value

- 10% of Coverage A

### Additional Coverages

- Collapse $500
- Credit Card and Forgery $500
- Debris Removal $1000
- Fire Department Service Charge $500
- Glass or Safety Glazing Material $5000
- Grave Markers $5000
- Landlord’s Furnishings $2500
- Loss Assessment $1000
- Mold See Mold Endorsement
- Ordinance or Law 10% of Coverage A
- Property Removed
- Reasonable Repairs
- Trees, Shrubs, and Other Plants $500

### Additional Living Expense Fair Rental Value

- 10% of Coverage A
# Home Minimum Policy Premium

## State Home Forms

<table>
<thead>
<tr>
<th>State</th>
<th>H3</th>
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<th>H5</th>
<th>H6</th>
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## State Home Forms

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<td>$280</td>
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✓ Note: The minimum policy premiums listed do not include any State Policy Fees where applicable.

Click [here](#) for Policy Fee info.
Deductibles

Deductible options and availability vary based on State and location (territory). Deductible availability can be determined via the Agent Portal.

✓ Note: The system will provide all the available deductible options via drop down select menus.

If a deductible amount or type is not listed, then that deductible is not offered.

This includes deductibles for the following:

1. **Policy Deductibles** (All Other Section I Perils Deductible)
2. **Hurricane Deductibles** (where offered or required).
3. **Wind/Hail Deductibles** (where offered or required).
4. **Earthquake Deductibles** (where offered). The peril of Earthquake can be covered by the addition of an endorsement. 

Click [here](#) for more information on Earthquake Coverage.

✓ Note: In no event shall the Earthquake, Hurricane, and Wind/Hail deductible be less than the All Other Section I Perils Deductible.

Deductible options can be viewed on the Coverage Screen Home Quotes. Use the Endorsement (Modify Coverage) option for active policies.

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Home

Discounts

- Stillwater offers a variety of Home Policy Discounts.
- Home Discount availability varies by State and by Policy Form.
- The application of some discounts may require underwriting approval or customer service assistance.
- Please click on the desired Discount options shown below to view a detailed discount description, which includes:
  - State and Policy Form availability
  - Discount percentages
  - Discount application guidelines

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of How Discounts are “FACTORED”

- Accredited Builder
- Age of Construction (Home HO3/HO5)
- Age of Construction (Condo HO6)
- Age of System (Minnesota)
- Age of Insured
- Automatic Sprinkler
- Claim Record Rating
- Companion Policy Discounts
- Employee
- Gated Community
- Home Alert Protection
- Home/Auto (Stillwater Home & Auto Policy)
- Newly Acquired Home
- Personal Status
- Renewal Discount (New York)
- Roof Discounts
- Superior Construction
- Utilities Rating Plan
- Wind Mitigation Device Credits
- Florida Age of Dwelling
- Texas Home Alert
- Texas Loss Free Renewal Credit
- Texas Multi Policy Discount
- Texas New Home Credit
- Texas Renovated Home Credit

Effective 03/08/19 NB & 04/27/19 Renewal
Texas Home is converting to our By Peril rating plan. As part of this conversion many of the unique TX discounts have changed or will no longer be offered. Select a discount for more information on these changes.

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Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Q: What does a “Factored” percentage mean?

A: “Factored” means the discount percentage is one of many rating factors (variables) used to determine the rate (policy premium).
  - When a policy is rated it goes through a rating sequence where all the rating factors are calculated.
  - Discounts are never calculated as a Flat Percentage of the overall policy premium.

### What is the difference between a Factored % and a Flat %

**Example of a 10% Home Alarm Credit based on a policy with a $1000 Premium.**

<table>
<thead>
<tr>
<th><strong>10% Factored Discount</strong></th>
<th><strong>10% Flat Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• The application of the Factored Discount % can vary dramatically from a Flat % calculation based on when it is factored during the rating sequence.</td>
<td><strong>We DO NOT calculate discounts based on a Flat %</strong></td>
</tr>
<tr>
<td>• The amount of the Discount will be unique to each policy based on the policy’s rating factors and rating sequence.</td>
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**$36.14 Discount**

<table>
<thead>
<tr>
<th><strong>Discount Amount</strong></th>
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<tr>
<td>Home Alarms and Devices</td>
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<td>Age of Construction</td>
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<tr>
<td>Age of Insured (50-54)</td>
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<tr>
<td>Personal Status</td>
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</table>

- Discounts are itemized on the Coverage screen on all Home quotes.
- Customer Service can provide a What if Quote for Mid Term discount endorsements (where Mid Term discount endorsements are allowed).
Accredited Builder

A factored discount is available if the Home was constructed by an Accredited Builder. A list of Accredited Builders is provided and can be selected during the Home Quote process.

- The Accredited Builder Discount is only available in the following states:
  - California
  - Florida
  - Texas

<table>
<thead>
<tr>
<th>California and Texas</th>
<th>Form availability:</th>
<th>HO3, HO5</th>
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<tr>
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<td>Year of Policy</td>
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<tr>
<td>Sixth Year</td>
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<table>
<thead>
<tr>
<th>Florida</th>
<th>Form availability:</th>
<th>HO3</th>
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<td></td>
<td>Factored Discount</td>
<td>5%</td>
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*The Accredited Builder discount can be added at New Business on the quote.

- If the Builder is not in the list underwriting will review to apply the discount:
  - The builder must have at least 12 new home starts per year;
  - The builder must belong to a Home Builders Association or some similar organization;
  - The builder must be able to provide written quality control inspection forms;
  - The builder must be able to provide documentation that they require allowable tolerances greater than required by current code; and provide a home warranty.

Home Underwriting:
- Fax: (866)290-2667
- Email: underwriting@stillwater.com

FACTORED DISCOUNTS

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”
Age Of Construction (Home HO3, HO5)

**Form availability:** HO3/HO5

**Factored Discount**

**Varies**

**Age of Construction** applies a "by peril rate factor" for different perils based on the age of the home. These factors can result in a **reduction** or an **increase** in premium.

The Perils are:
1. Fire
2. Lightning
3. Weather Water
4. Non-weather Water
5. Non-hurricane Wind
6. Hail
7. Theft
8. All Other Perils
9. Liability
10. Hurricane Wind

The above states still use **Utility Rating Plan factors**.

**Age of Construction factors apply in all states except:**

AK, AR, CA, HI, NC, NY, PA, WA

Click on the following tab for information on states that still use the:

- **Utility Rating Plan**
- **Age of Construction HO6**

**FACTORED DISCOUNTS**

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click **HERE** for an explanation of “FACTORED DISCOUNTS”

**Note:** The original construction year **will always** be used in determining the **Age of Construction** factors.

Therefore utility updates to the following will **NOT** lower the rate:

- Heating/Air Conditioning
- Electrical Wiring
- Plumbing

**Back to Discount Menu**

**Back to Table of Contents**
Age Of Construction (Condo HO6)

An "Age of Construction" factor is being introduced into premium calculation for the Coverage A limit.

The Age of Construction factor is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

The factor varies based on the Age which can result in a reduction or an increase in the calculated premium.

Age of Construction factors apply in all states except: FL, HI, MN, NC
Age of System (Minnesota only)

Effective 03/28/18 NB and 06/01/18 REN the Age of System factor replaced the Utility Rating Plan factor.

Form availability: ❖ Factored Discount
HO3/HO5, HO6 Varies

Home (HO3/HO5)
The Age of System factor is based on the oldest home system; electrical, heating or plumbing. The factor is then applied to additional “by peril” rating factors on HO3/HO5.

The Perils are:
• Fire
• Lightning
• Weather Water
• Non-weather Water
• Non-hurricane Wind
• Hail
• Theft
• All Other Perils
• Liability

How to calculate the Age of System factor:
Effective Policy Year – Year of oldest system = Age of System

Condo HO6

An “Age of System” factor is being introduced into premium calculation for the Condo Coverage A limit.

How to calculate the Age of System factor:
Effective Policy Year – Year of oldest system = Age of System

The factor varies based on the Age which can result in a reduction or an increase in the calculated premium. The “by peril” rating factor does not apply to Condo.

❖ FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.
Click HERE for an explanation of “FACTORED DISCOUNTS”

The Original construction year factor will always be used unless we receive proof of system updates.

Proof of updates must be submitted to underwriting for review:
• Complete the Older Home Questionnaire
• For all the systems: paid receipts from a licensed contractor with a description of work completed and/or city permits which describe the work completed and date of completion.
• Fax or email the above information to Underwriting:
  o Fax: 866-290-2667
  o Email: underwriting@stillwater.com

System Update Requirements:
Homes which have been modernized (renovated) must meet the following minimum requirements:
• Electrical: Installation of new approved circuit breakers, fixtures, receptacles and replacement of wiring with Romex and BX cable.
• Heating: Installation of new heating plant including burner, boiler, fans, coupling valves, pressure relief valves, safety controls and safety switches or connectors.
• Plumbing: Replacement of pressurized water lines constructed of galvanized iron pipe, fixtures, traps, pump, holding tank and water heater. Copper tubing or PVC plumbing is required.
A discount may apply based on the **age of the insured - if age 40 and over.**

- The discount **varies by age and by state.**
- The age of the oldest (Insured: Named Insured or Additional Named Insured) in the household will then be used to determine the age of insured factor.
- The age of each insured shall be calculated as the policyholder’s age as of the last day of the calendar year.
- The age used in the calculation, is the age attained during the policy term.
  - **Example:** Policy term 04/02/14 through 04/02/15. On 02/28/15 the insured will turn 60 years old. Since the insured attains an age of 60 during the policy term, that is the age that will be used to calculate the applicable discount for the full term.

- If an insured is added or deleted mid-term, or date of birth is corrected, the age of insured factor shall be recalculated using the effective date of when the change is processed and will apply the discount percent based on the age of the oldest insured individual.
Automatic Sprinkler Discount

The discount is available in all States.

Form availability: Factored Discount
All Forms 10% Full 5% Partial

A sprinkler discount is available if the residence has automatic sprinklers.

- Full Sprinkler – sprinklers in all rooms, including closets.
- Partial Sprinkler – sprinklers in some rooms.

The Automatic Sprinkler discount is NOT available on the quote. This discount requires Underwriting review.

✓ Note:
Proof of sprinkler systems must be provided before the discount can be applied. Acceptable proof of installation includes:

- Home Inspection,
- Residential Appraisal,
- Letter from the Builder which indicates full or partial.
- HO4: Letter from the Apartment Complex Manager or Property Manager which indicates full or partial.
- HO6: Letter from the Home Owners Association or the Property Complex which indicates full or partial.
- Photos are NOT acceptable proof.

✓ Note: AZ and CA Requirement guidelines
   Arizona: Scottsdale AZ homes built after 01/01/1986 all have sprinklers and do not require proof to add the discount. The Full Sprinkler Credit applies.
   California: homes with a year built of 2011 or greater - the 5% Partial Sprinkler system credit will be automatically applied to HO3, HO5, or HO6 quotes.

FACTORED DISCOUNTS

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”

Claim Record Rating Plan

Form availability: Factored Discount
All Forms Varies

A discount or surcharge may be applied based on Claims filed with Stillwater Insurance. The percentage of the discount or surcharge is determined by the Number of Qualified Paid claims and the Consecutive Years Insured with Stillwater Insurance.

Please contact customer service for additional information regarding the application of this Discount/Surcharge.
Companion Policy
Stillwater offers Companion Policy Discounts if the insured also has an automobile policy written “bundled” thru the same agency.

Agency Controlled Home and Auto
The Agency Controlled Home and Auto Home Discount is available in the following states if the insured has an automobile policy written “bundled thru the same agency.

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New Jersey (IFA & Plymouth Rock)
The premium is subject to a 10% discount if the named insured is also the named insured on a private passenger automobile policy written by licensed agent through IFA Insurance or Plymouth Rock (formerly Palisades) Insurance.

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Pennsylvania (Plymouth Rock)
The premium is subject to a 20% discount if the named insured is also the named insured on a private passenger automobile policy written by licensed agent through Plymouth Rock.

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FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”

Companion Policy discounts can be added at New Business.
Please contact customer service for additional information on adding the discount after policy submission.

✓ Note: The Companion Policy Discount can be added:
• at time of new business issuance;
• at time of renewal;
• at time of being re-written; or
• via a mid-term endorsement that occurs within the first 30 days of the term effective date.

✓ Note on Companion Policy Discounts:
• Where offered the Companion Policy discounts are mutually exclusive. If more than one discount is applicable, only the largest discount will apply.
• A Companion Policy discount is not available if the Home-Auto Discount (Stillwater Home and Auto Policy) is applicable.
Employee Discount

A discount may be available if the named insured is a current employee of Stillwater Insurance Group.

- The Employee discount is currently available in the following States

The Employee discount can only be added by contacting Customer Service.

Please call for additional information regarding the application of this Discount.

Gated Community Home Alert Protection Discount (California only)

In California a discount is available when the community is completely surrounded by a minimum six foot fence with all entrances secured by either a twenty-four hour manned security guard station, or a resident card or key-lock control.

The Gated Community discount can be added at New Business on the quote.

Please contact customer service for additional information on adding the discount mid – term.

FACTORED DISCOUNTS

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”
# Home Discounts

## Home Alert Protection Credit

A credit is available for fire and burglary prevention efforts by the policyholder. Please see the chart for State variations:

### Note: For units located in multiple unit buildings the alarm security system must be on the individual unit to get the credit. Building entrance security systems do not qualify for the alarm credit.

### Proof of Alarm System Guidelines

The 3% discount for smoke alarm, dead bolt, and fire extinguisher does NOT require proof, but all active alarm systems do.

Click [HERE](#) to view the requirements for active alarm systems.

---

<table>
<thead>
<tr>
<th>State</th>
<th>1. Does the home have a smoke alarm, dead bolt and fire extinguisher?</th>
<th>2. Do you have an active central station reporting fire alarm?</th>
<th>3. Do you have an active central station reporting burglary alarm?</th>
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**FACTORED DISCOUNTS**

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click [HERE](#) for an explanation of “FACTORED DISCOUNTS”

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Updated 11-19-21
Proof of Alarm System Requirements

As part of our application process we now require proof that the alarm system or service is installed, active and paid for. Please provide proof within 7 days of policy submission to prevent removal of the discount, and an increase in the policy premium.

This applies to Home (HO3/HO5), Renters (HO4), Condo (HO6) and to Dwelling Fire policies.

Please email proof to ins@stillwater.com or fax to 866-877-6355.

Acceptable Proof includes:

• Current alarm monitoring payment in the insured’s name and at the address listed on the policy. The paid invoice/bill or receipt must be no more than 30 days old.
• For a new monitoring service installed within the last 30 days, which is in the insured’s name and at the address listed on the policy: we need the proof of service installation or set up (such as a certificate of installation, and a paid invoice/bill or receipt).
• In Texas (The insured can also provide a certificate issued by the Texas Department of Insurance that validates the service provided).
• Adding the discount Mid-Term in all states also requires proof of alarm system.

What happens if we do not receive proof 7 days after policy submission?

• If valid proof has not been provided, we will send an email to the insured requesting proof.
• We will email the agent as well.
• If an insured email is not provided, we will mail a letter to the insured requesting proof.
• If proof has not been provided within 15 days from policy submission, we will remove the credit.
• That will generate an endorsement Dec page, which we will mail along with a copy of a Home Protection Uprate Notice.
• If we later receive proof, our processing department will endorse the credit back on the date proven: either when the alarm was installed or back to policy inception.

How does this effect billing?

• If on EFT, an EFT authorization letter will mail advising of the adjusted monthly EFT installment.
• If paid in full, the bill will mail out 15 days before equity runs out.
• On all other installment pay plans, the amount is adjusted on the next mailed invoice.
Home/Auto Discount

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<th>Form availability:</th>
<th>All Forms</th>
<th>AS400 Code</th>
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<tr>
<td></td>
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</table>

❖ These states no longer offer New Business Auto quotes.

Texas H3 and H5 = 15%

Click HERE for info on Texas HO4 and HO6 discount info

❖ Factored Discounts

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”

The Home/Auto discount can be added at New Business on the quote.

• If the customer has an in-force Stillwater Auto Policy they are eligible for this discount.

• Stillwater will honor the Home/Auto discount for new business if the Stillwater auto policy becomes effective within 45 days of the Home policy original effective date. Otherwise, the discount will be removed back to the inception of the Home policy.

How to add the Home/Auto discount midterm:

• If a Stillwater Auto policy is written mid term the Home/Auto discount will be pro-rated based on the Auto policy effective date.

• Adding the discount mid-term will require an endorsement. Please contact Customer Service to apply the discount midterm.

• If the auto policy cancels mid term, the discount on the Home policy will be removed either upon renewal or if a mid term endorsement is processed, whichever occurs first.

When multiple policies are quoted always use the Add Quote option. Add Quote will add the Quote to the same Client ID. Having all quotes and policies on the same Client ID will automatically link all quotes and policies together so that discounts can be applied and maintained.

• Click here for additional information on Add Quote.

❖ Note: Texas offers a unique Multi Policy Discount.

Click on the following tab for more information on this discount:

Texas Multi Policy Discount

✓ Note: The above chart only includes the discount as it pertains to the Home, Condo and Renters policy.

The discount percentage on the Stillwater Auto policy varies by State and by corresponding policy type. Please see the appropriate state Auto Product guide for information on how the discount applies to the corresponding Stillwater Auto Policy.
**Newly Acquired Home Discount**

The Discount Factors are available in all States

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<tr>
<td>2%</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; Year</td>
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</tbody>
</table>

- **Alaska**
- **Arkansas**
- **Arizona**
- **California (HO3, HO5,H06)**
- **Colorado**
- **Connecticut**
- **Delaware**
- **District of Columbia**
- **Idaho**
- **Illinois**
- **Indiana**
- **Iowa**
- **Kansas**
- **Kentucky**
- **Maine**
- **Maryland**
- **Massachusetts**
- **Minnesota**
- **Mississippi**
- **Missouri**
- **Montana**
- **Nebraska**
- **Nevada**
- **New Hampshire**
- **New Jersey**
- **New Mexico**
- **New York**
- **North Dakota**
- **Ohio**
- **Oklahoma**
- **Oregon**
- **Pennsylvania**
- **Rhode Island**
- **South Carolina (SPC)**
- **South Dakota**
- **Tennessee**
- **Texas**
- **Utah**
- **Vermont**
- **Virginia**
- **Washington**
- **West Virginia**
- **Wisconsin**
- **Wyoming**

**FACTORED DISCOUNTS**

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click [HERE](#) for an explanation of “FACTORED DISCOUNTS”

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**California HO3, HO5, HO6**

- The discount will apply if the effective date of the home/condo policy is within 12 months from the closing date of the home.
- The discount previously only applied to homes where the effective date was within 30 days from the closing date.

**In all states:**

The Newly Acquired Home discounts shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the policy must be within * 30 days from the closing date of the insured’s purchase of the dwelling.

- **Note:** The insured must have qualified for the “First Year” discount at policy inception in order to qualify for subsequent discounts.

The Newly Acquired Home Discount is applied automatically based on the purchase year entered during the Home Quote process.
# Personal Status Discount

<table>
<thead>
<tr>
<th>Form availability:</th>
<th>HO3 &amp; HO5 #except Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factored Discount</strong></td>
<td>Varies (see chart)</td>
</tr>
</tbody>
</table>

The Personal Status Discount is **NOT** available in: Florida, Hawaii, Louisiana, Massachusetts, Montana, North Carolina

The discount is available if the insured is married.
- The discount % varies by state (See chart for availability).
- For the purposes of this discount, “married” includes a married person living with his/her spouse, a person living with his/her registered domestic partner, or a person who is widowed.
- “Single” includes all Named Insured’s not otherwise classified as “married”.
- The policy must reflect the First Named Insured as “married” to be eligible for the discount.

The Personal Status discount can be added at New Business on the quote. Please contact customer service for additional information on adding the discount mid – term.

## FACTORED DISCOUNTS

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct. Click [HERE](#) for an explanation of “FACTORED DISCOUNTS”

### 6% Personal Status Discount (HO3, HO5 only):

<table>
<thead>
<tr>
<th>AK</th>
<th>AR</th>
<th>AZ</th>
<th>CO</th>
<th>CT</th>
<th>DE</th>
<th>IA</th>
<th>ID</th>
<th>IL</th>
<th>IN</th>
<th>MD</th>
</tr>
</thead>
<tbody>
<tr>
<td>ME</td>
<td>MN</td>
<td>MO</td>
<td>MS</td>
<td>ND</td>
<td>NE</td>
<td>NH</td>
<td>NJ</td>
<td>NM</td>
<td>NV</td>
<td>NY</td>
</tr>
<tr>
<td>OK</td>
<td>OR</td>
<td>PA</td>
<td>SD</td>
<td>TN</td>
<td>UT</td>
<td>VT</td>
<td>WA</td>
<td>WI</td>
<td>WV</td>
<td></td>
</tr>
</tbody>
</table>

### 5% Personal Status Discount (HO3, HO5 only):

| AL | DC | KS | KY | OH | RI | SC | TX | WY |

### California

8% Personal Status Discount (HO3, HO5 only)

<table>
<thead>
<tr>
<th># Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO3 = 4.5%</td>
</tr>
<tr>
<td>HO4 = 17%</td>
</tr>
<tr>
<td>HO6 = 6%</td>
</tr>
</tbody>
</table>
Renewal Discount (New York only)
HO3 and HO5

A Renewal Discount is being introduced in the state of NY.

The 5% discount will apply to any policies that Renew after 10-03-2018.

Policies that renewed prior to the introduction date of 10-03-2018 will not be eligible for the discount until the next renewal term.

Form availability:

<table>
<thead>
<tr>
<th>Form availability:</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO3, HO5</td>
<td>5%</td>
</tr>
</tbody>
</table>

❖ FACTORED DISCOUNTS

Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”
### Home Discounts

#### Roof Surface – Tile Roof Discount

<table>
<thead>
<tr>
<th>States</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK, ND</td>
<td>10%</td>
</tr>
<tr>
<td>AL, NH</td>
<td></td>
</tr>
<tr>
<td>AR, NM</td>
<td></td>
</tr>
<tr>
<td>DE, PA</td>
<td></td>
</tr>
<tr>
<td>IA, RI</td>
<td></td>
</tr>
<tr>
<td>KY, SD</td>
<td></td>
</tr>
<tr>
<td>MD, UT</td>
<td></td>
</tr>
<tr>
<td>ME, VA</td>
<td></td>
</tr>
<tr>
<td>MO, VT</td>
<td></td>
</tr>
<tr>
<td>MS, WI</td>
<td></td>
</tr>
<tr>
<td>WY</td>
<td>15%</td>
</tr>
<tr>
<td>AZ, OK</td>
<td></td>
</tr>
<tr>
<td>IL, OR</td>
<td></td>
</tr>
<tr>
<td>IN, TX</td>
<td></td>
</tr>
<tr>
<td>MA</td>
<td>5%</td>
</tr>
<tr>
<td>CT, NV, TN</td>
<td>5%</td>
</tr>
<tr>
<td>CA</td>
<td>10%</td>
</tr>
</tbody>
</table>

- The following Roof Surface Discounts are applied automatically on New Business based on the Roof type selected during the Home Quote process.
- The Tile Roof discount is only available in the following States:

The discount is applicable for Tile roofs made of Clay, Terra Cotta, Slate. It also applies to acceptable Concrete roofs.

- **Roof Discount Mid Term requirements:**
  - Adding Roof Discounts mid-term requires evidence of installation. Acceptable evidence is a copy of the certificate of installation showing the type of roof.

#### Hail Resistive Roof Credit

<table>
<thead>
<tr>
<th>States</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO, MN, OH, OR, WY</td>
<td>5%</td>
</tr>
<tr>
<td>Idaho, Montana, Nebraska</td>
<td>10%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>15%</td>
</tr>
</tbody>
</table>

A credit is available for hail resistive roofs. Hail-Resistive roofs are defined under this rule as any approved roofing product offering a minimum fifteen-year manufacturer’s warranty on resistance to hail damage.

- **The Hail Resistive Roof Credit** is available in the following states:

#### Roof Covering Credit (TX only)

<table>
<thead>
<tr>
<th>TX Form availability</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO3, HO5</td>
<td>% Varies</td>
</tr>
<tr>
<td>AS400 Code</td>
<td>RC</td>
</tr>
</tbody>
</table>

- **Texas** offers a Roof Covering Credit for residential roof covering installed after 1-1-1999. The percentage of the discount varies by the Class of roof and by county
- Adding the Roof Covering Credit (Texas only) – requires a certificate of installation that also includes the class of covering.

#### Age of Roof (Florida SIC only FL w/wind)

An Age of roof factor applies for an age of roof 10 years old and newer.

- 0-5 Years = 7%
- 6-10 Years – 4%

Roof updates require proof to add the credit.
Superior Construction Discount

The discount is available for dwellings with superior construction. Which includes the following features:

- **Non-Combustible** - Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
- **Masonry Non-Combustible** - Exterior walls constructed of masonry materials and floors and roof of metal or other non-combustible materials.
- **Fire Resistant** - Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

The Superior Construction Discount is **NOT available in**: Florida, Pennsylvania

The discount is available on the quote. This discount requires Underwriting review:

- **Note**: The credit will be applied by Underwriting with proof - which includes:
  - paid receipts from a licensed contractor or builder with a description of work completed and/or city permits which validate the construction materials.
Utilities Rating Plan
The Utilities Rating Plan is only offered in
AK, AR, CA, HI, NC, NY PA, WA

A discount or surcharge may apply based on:
• the calendar year that the dwelling was completed
or
• the calendar year that the utilities were updated.

How is it calculated?
• The rating factor used upon policy submission is based on the
  Construction Year of the dwelling "the calendar year that the
dwelling was completed"
• The factors used vary by state – Newer homes will have a greater
discount, older homes will have a surcharge.
• The Surcharge factors start to apply on homes constructed 15 to 20
  years ago (depending on the state)
• If the utilities have been updated a discount may be available based
  on “the calendar year that the utilities were updated”

Utility Updates
Updates to the following systems must be approved by underwriting:
• Plumbing
• Electrical / Wiring
• Heating / Air Conditioning
✓ Note: If the systems are updated with different years, we will use the
  rating factor for system with the oldest update year.
  (See Examples).

FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply
applied to the final rate. Therefore the discount amount deducted from the rate
may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”

Examples:
1. Home constructed in 1990:
   • Plumbing  (no updates)
     • Electrical (updated 2010)
     • Heating  (updated 2015)
Will use rating factor based on 1990.
2. Home constructed in 1980:
   • Plumbing (updated 2000)
     • Electrical (updated 2005)
     • Heating  (updated 2015)
Will use rating factor based on 2000 (oldest update year)

The Original construction year factor will always be used unless we receive proof of Utility updates.

Proof of updates must be submitted to underwriting for review:
• Complete the Older Home Questionnaire
• For all the systems: paid receipts from a licensed contractor with a
description of work completed and/or city permits which describe the
work completed and date of completion.
• Fax or email the above information to Underwriting:
  o Fax: 866-290-2667
  o Email: underwriting@stillwater.com

✓ Note: Stillwater only provides a discount for Roof updates in
  some states, and it depends on the type of roof.
Click here for more information on Roof Discounts

Click on the links for more information on guidelines in:
❑ Age of Construction
❑ Minnesota: Age of System
❑ Florida: Age of Dwelling Factor
❑ Texas: New Home Credit / Renovated Home Credit
In Florida an Age of Dwelling Adjustment Factor applies based on the age of the dwelling. The age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

In Florida the policy may be subject to a reduction or an increase in premium based on the Age of the Dwelling.

Florida requires a complete renovation of all systems: Complete renovation includes new electrical, heating, air conditioning, roof, window systems and plumbing (above the slab).

Updates must be approved by underwriting based on the following guidelines:

- Complete the Older Home Questionnaire
- For all the systems: paid receipts from a licensed contractor with a description of work completed and/or city permits which describe the work completed and date of completion.
Wind Mitigation Device Credits  Florida

In order to receive the Windstorm Mitigation Credit for homes built with a construction permit date prior to March 1, 2002, the Windstorm Loss Reduction questionnaire must be completed or if you already have an inspection mitigation form it can be sent to underwriting for review.

The discounts are reviewed and added post issuance.

The following edits appear during the quote process and upon submission:

After issuance of the policy, additional discounts may be available depending on the construction techniques utilized and the windstorm protective features of the structure. To be eligible for the premium adjustment, a qualified inspector must be retained, at the insured’s expense, to complete the Windstorm Loss Reduction questionnaire. Once the form has been correctly completed and returned the appropriate discount will be determined. If you already have a wind mitigation inspection, please forward a copy to underwriting@Stillwater.com and we will review and update your policy accordingly.

Please click on the following tab to view the:

Windstorm Loss Reduction Questionnaire

Please return the form completed by a licensed contractor - inspector with the accompanying photos via fax or email:

• Fax: (866)290-2667
• Email: underwriting@stillwater.com
New Home Credit (Texas only)

Effective 03/08/19 NB & 04/27/19 Renewal
Texas Home is converting to our By Peril rating plan. As part of this conversion the New Home Credit is no longer offered.

• The Age and Year of Construction Factors have replaced this discount.

Form availability: | HO3 & HO5
---|---
❖ Factored Discount | Varies

In Texas a New Home Credit is available based on the age of the dwelling. The credit varies based on the age of the dwelling and is available for homes constructed in the last 15 years.

❖ FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.
Click HERE for an explanation of “FACTORED DISCOUNTS”
Renovated Home Discount (TX only)

Effective 03/08/19 NB & 04/27/19 Renewal
Texas Home is converting to our By Peril rating plan. As part of this conversion the Renovated Home Discount is no longer offered.

- The Age and Year of Construction Factors have replaced this discount.

Texas offers a Renovated Home Discount if the dwelling is renovated.

The discount % applies to the following based on the year of the renovation within the last 10 years:

- Wiring
- Heating
- Plumbing
- Roof

Note: The discount factor applies depending on the calendar year that the dwelling was renovated. There is also a maximum combined discount that varies by the year of the renovations.

Example:
Wiring, update 8 years ago ............ 3% credit
Heating, update3 years ago ........... 7% credit
Plumbing, update10 years ago ......... 1% credit
Roof, replaced 1 year ago ............ 5% credit
Total Credit of 16%

Updates to the above must be approved by underwriting based on the following guidelines:

- Complete the Older Home Questionnaire
- For all the systems: paid receipts from a licensed contractor with a description of work completed and/or city permits which describe the work completed and date of completion.

FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.

Click HERE for an explanation of “FACTORED DISCOUNTS”
**Texas Home Alert Protection Credit**

**Effective 03/08/19 NB & 04/27/19 Renewal**
Texas Home is converting to our By Peril rating plan. As part of this conversion the Texas Alarm Discounts will be revised as follows:
- The 5% discount for Dead Bolts and Locking Devices is no longer offered.
- The 15% Burglar Alarm System will now apply a 15% Protective Device Credit

The Discounts shown in the charts are based on a YES response to the Home Alert Questions on the quote. The yellow highlighted discounts are no longer offered.

### HO3 & HO5 Description

<table>
<thead>
<tr>
<th>Description</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the residence have a smoke alarm, dead bolt and fire extinguisher?</td>
<td>No Discount</td>
</tr>
<tr>
<td>Does the residence have a Burglar Alarm System for which you can provide a certificate(s) issued by either the Texas Department of Insurance or the security company that performed the installation or a current invoice from the security company itemizing the services being provided?</td>
<td>15%</td>
</tr>
<tr>
<td>Does the residence have a central fire and burglar alarm system or is the residence located in a secured area?</td>
<td>15%</td>
</tr>
<tr>
<td>Does the residence have Dead-Bolt and Locking Devices for which you can provide a certificate(s) issued by either the Texas Department of Insurance or the security company that performed the installation or a current invoice from the security company itemizing the services being provided?</td>
<td>5%</td>
</tr>
<tr>
<td>Maximum Discount</td>
<td>15%</td>
</tr>
</tbody>
</table>

### HO4 & HO6 Description

<table>
<thead>
<tr>
<th>Description</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the residence have a smoke alarm, dead bolt and fire extinguisher?</td>
<td>3%</td>
</tr>
<tr>
<td>Does the residence have a central fire and burglar alarm system or is the residence located in a secured area?</td>
<td>12%</td>
</tr>
<tr>
<td>Maximum Discount</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Proof of Alarm System Guidelines**

The 3% discount for smoke alarm, dead bolt, and fire extinguisher does NOT require proof, but all alarm systems & Dead-Bolt Locking Devices do.

Click HERE to view the requirements for alarm systems.
Loss Free Renewal Discount (TX only)

Effective 03/08/19 NB & 04/27/19 Renewal
Texas Home is converting to our By Peril rating plan.
As part of this conversion the Loss Free Renewal Discount is no longer offered.

• We still offer the Claim Record Rating Plan

In Texas a discount is available for renewal policies based on the length of time the policy has been in effect with SIC. The Insured must have had continuous coverage with SIC or with another specified carrier if part of a company pre-approved book transfer, for three years or more. The number of claims is determined by the number of qualified paid claims in the last three years ending three months prior to the current renewal effective date.

Note: The Loss Free Renewal discount is automatically applied at Renewal based on the Loss History

FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.
Click HERE for an explanation of “FACTORED DISCOUNTS”

Years of In-Force Coverage | Factored Discount
--- | ---
3 years | 5%
4 years | 8%
5 years or more | 10%

Form availability: HO3 & HO5
Multi Policy Discount (Texas only)

Effective 03/08/19 NB & 04/27/19 Renewal
Texas Home is converting to our By Peril rating plan.
As part of this conversion the Multi Policy Discount has changed:
• The Multi Policy Discount only applies to HO4 and HO6 Policies.
• Prior to this change it applied to HO3 and HO5 as well.
• HO3 & HO5 only offers a 15% Home/Auto Discount.
  There isn’t a discount for Boat, Dwelling Fire, or Umbrella

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>Policy Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ Factored Discount</td>
<td>HO4 &amp; HO6 only</td>
</tr>
<tr>
<td>15%</td>
<td>Stillwater Auto policy</td>
</tr>
<tr>
<td>3%</td>
<td>Stillwater Boat policy</td>
</tr>
<tr>
<td>5%</td>
<td>Stillwater Dwelling Fire policy</td>
</tr>
<tr>
<td>3%</td>
<td>Stillwater Personal Umbrella policy</td>
</tr>
</tbody>
</table>

The discount will apply if the named insured is also the named insured on another active Stillwater Policy as shown in the chart above:
• The discounts listed above is the discount that would apply to the Stillwater Home Policy.
• Only one discount per policy is allowed.
• If two or more discounts are applicable, the greater discount will be applied.
• Example: If the named insured has an active Stillwater Auto and Personal Umbrella policy a 15% discount will apply to the Stillwater Condo/Renters policy.

❖ FACTORED DISCOUNTS
Please note that discounts are “factored” into the rate sequence and not simply applied to the final rate. Therefore the discount amount deducted from the rate may not be the exact percentage listed even though the calculation is correct.
Click HERE for an explanation of “FACTORED DISCOUNTS”

The Multi Policy can be added at New Business on the quote.
• If your customer has an in-force Stillwater Auto, Boat, Dwelling Fire or Umbrella Policy they are eligible for this discount.
• Stillwater will honor the Multi Policy for new business if the corresponding Stillwater policy becomes effective within 60 days of the Home policy original effective date. Otherwise, the discount will be removed back to the inception of the Home policy.

How to add the Multi Policy discount midterm:
• If a corresponding Stillwater policy is written mid term the Multi-policy discount will be added on a pro-rate basis- based on the corresponding policies effective date.
• Adding the discount mid-term will require an endorsement. Please contact Customer Service to apply the midterm discount.
• If the corresponding Stillwater policy cancels mid term, the discount on the Home policy will be removed either upon renewal or if a mid term endorsement is processed, whichever occurs first.

When multiple policies are quoted always use the Add Quote option. Add Quote will add the Quote to the same Client ID. Having all quotes and policies on the same Client ID will automatically link all quotes and policies together so that discounts can be applied and maintained.
• Click here for additional information on Add Quote.

❖ Back to Discount Menu
❖ Back to Table of Contents
Stillwater offers a variety of Endorsements that are available to add via the New Quote or via the Endorsement Modify Coverage option. The application of some Endorsements are subject to underwriting approval.

Please click on the desired Endorsement options shown below to view a detailed discount description, which includes:

- Policy Form availability
- Endorsement application guidelines

Endorsement availability varies by Policy Form. Please click on the following tab for information on how to process changes online:

- Actual Cash Value (Roof Surfacing)
- Additional Living Expense (Increased Limit – CO only)
- Animal Liability
- Condo (Unit Owners Coverage)
- Coverage B (Other Structures increased limits)
- Earthquake
- Foundation Coverage (TX only)
- Functional Replacement Cost
- Home Cyber Protection
- Home System Protection
- Identity Theft / Identify Recovery
- Inflation Guard
- Inland Flood
- Limited Hurricane Coverage (outdoor property)
- Limited Smoke, Soot, Ash & Debris (Wildfire)
- Limited Water Back up
- Loss Assessment
- Loss Assessment Earthquake
- Mine Subsidence
- Mold, Fungus, Rot Damage
- Ordinance or Law
- Personal Injury
- Personal Property Loss Settlement
- Scheduled Personal Property (SPP)
- Service Line Coverage
- Sinkhole
- Solid Fuel Appliance
- Special Personal Property
- Specified Additional Amount of Coverage A
- Workers Compensation (CA, NJ, NY)
- Water Damage (TX only)
- Water Damage Exclusion (FL only)

Click on the following tab to view additional Endorsement options that are not available to add via our website:
Actual Cash Value Loss Settlement
Windstorm or Hail Losses (Roof Surfacing)

A Loss Settlement option of Actual Cash Value (ACV) is available exclusively for roof surfacing when damage is caused by the peril of Windstorm or Hail.

If the ACV option is not selected the policy will provide Loss Settlement on a Replacement Cost basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

✓ Note:
   • In most states when the ACV Replacement Cost Loss Settlement option is selected it will appear as a credit ACV WIND/HAIL:

<table>
<thead>
<tr>
<th>ACV WIND/HAIL</th>
<th>COVERAGE</th>
<th>-7.00</th>
</tr>
</thead>
</table>

   • In some states the Replacement Cost Loss Settlement option may show as an additional itemized charge. RPL WIND/HAILRF of $54 in the example below:

<table>
<thead>
<tr>
<th>RPL WIND/HAILRF:</th>
<th></th>
<th>$4.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACV WIND/HAIL</td>
<td>N/A</td>
<td>NO COVERAGE</td>
</tr>
</tbody>
</table>

The Home quote will initially include Loss Settlement on a Replacement Cost basis, with an option to select ACV WIND/HAIL for a reduction in premium.

The option to select Actual Cash Value is also available on via the Endorsement (Modify Coverage Option).

ACV Loss Settlement Windstorm or Hail Losses (Roof Surfacing) can be selected as an option in the following States

✓ Policy Renewal Note:
   Policies that renew will remain on the prior terms Loss Settlement option. If a policy had Replacement Value it will not change to ACV unless it is directly endorsed to change the Roof Surfacing Loss Settlement option.
Additional Coverage for Additional Living Expense (Colorado only)

If a loss covered under Section I of the policy makes that part of the residence premises not fit to live in, the policy covers any necessary increase in the insured’s living expenses incurred so that the household can maintain its normal standard of living. Coverage is provided for up to 40% of the Coverage A limit of liability.

Colorado has the following unique guidelines.
This includes an option to add additional coverage for Additional Living Expense:

- In Colorado if a loss covered under Additional Living Expense exceeds the limit of liability for Coverage D – Loss of Use, coverage for Additional Limit Expense is provided for up to 12 months from the date of loss.

- For an additional premium this amount may be increased to a period of up to 24 months.
Animal Liability Buy Back

Form Availability | All Forms
--- | ---

In some states Animal Liability is excluded from the basic policy. Animal Liability coverage may be added based on underwriting acceptance guidelines.

Click on the following tab to view coverage details and availability.

Animal Liability Buy Back

✓ Note:

Animal Liability is added during the Home quote process. Availability is based on the response to state specific Home Quote Detail underwriting questions. Please click on the above tab to review these underwriting guidelines.

Adding the discount mid-term requires underwriting review.

Fax or email the mid-term request to underwriting
- Fax: 866-290-2667
- Email: underwriting@stillwater.com
- The Request must include the breed of dog
Condo Unit Owners Coverage

The following Unit Owners coverage can be added to Condo HO6 policies:

Unit Owners Coverage A Special Coverage
The Section I Perils Insured Against may be broadened to cover additional risk of loss:

Unit Owners Coverage C Special Coverage
If the Condo unit is owner occupied and not rented to others the policy may be endorsed to provide the following additional coverage:

(1) Coverage C Perils Insured Against - The Perils Insured Against under Coverage Care broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.

(2) Coverage C - Special Limits of Liability - The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.
   • $1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.
   • $2,500 for loss by theft, misplacing or losing of firearms and related equipment.
   • $2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinumplatedware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

(3) Water Damage - Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Unit Owners Rental to Others
The policy excludes Coverage C - Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage.
Other Structures Coverage B increase

**Form Availability** | HO3, HO5
---|---

**Other structures are defined as:**
- Structures located on the “residence premises” that are set apart from the dwelling by clear space.
- This includes structures connected to the dwelling by only a fence, utility line, or similar connection

If it does not meet this definition then it is considered to be part of the Dwelling and would be designated as **Dwelling – Coverage A**.

The Home HO3 and HO5 automatically include a **Coverage B – Other Structures** limit equal to 10% of **Coverage A**.

The exception is Florida which automatically includes 2% of **Coverage A**.

This value can be increased via endorsement.

Coverage B increase requests need to be faxed or emailed to underwriting for review.

Please provide the following information when requesting an increase to Other structures:
- Provide the type of structure
- The square footage of the structure if applicable.
- If it is a shop or studio (Please include what is used for)
- Value (amount of additional coverage needed)

**Examples of Other Structures:**
- Boat Docks
- Detached Carport
- Fences
- Detached Garage
- Gazebo
- In ground Pools (above ground are considered personal property)
- Shed
- Shops
- **Solar Panels** (detached from main structure are considered **Coverage B**, if they are attached to the main structure they are considered as **Coverage A Dwelling**)
- Studio

✓ **Note:** All Other Structures must be in good condition.

Click on the following tab for more information on ineligible structures and for square footage eligibility guidelines:

**Ineligible Structures**

**Home Underwriting:**
- Fax: (866)290-2667
- Email: underwriting@stillwater.com

Back to Endorsement Menu

Back to Table of Contents
Earthquake Damage

The basic policy form does not provide coverage for Earthquake damage. For an additional premium the policy may be able to be endorsed to include the peril of Earthquake.

<table>
<thead>
<tr>
<th>Form</th>
<th>Deductible (All States except CA):</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO3/HO5</td>
<td>The deductible percentage multiplied by the Coverage A limit.</td>
</tr>
<tr>
<td>HO4</td>
<td>The deductible percentage multiplied by the Coverage C limit</td>
</tr>
<tr>
<td>HO6</td>
<td>The deductible percentage multiplied by the Coverage A or Coverage C limit, whichever is greater, subject to a $500 minimum</td>
</tr>
</tbody>
</table>

Availability and Deductible options vary by State and by location.
Earthquake coverage should always be added via our website, which will automatically provide the available deductible options and will add the coverage to reflect the properties construction type.

Click on the following tab to view information on deductibles:

**Note:** The Earthquake coverage endorsement is NOT offered in Florida.

Earthquake Coverage availability – closed areas:

**Note:** There is a restriction that prevents Earthquake Coverage from being quoted in the following counties or zip codes:
- **Illinois:** Alexander, Madison, Massac, Pulaski, and St. Clair
- **Missouri:** Dunkin, Jefferson, Mississippi, New Madrid, Pemiscot, Scott, St. Charles, St. Louis and St. Louis City
- **Oregon:** zip code 97210, 97229

California Earthquake Coverage

Click on the following tab for more information on Earthquake coverage in the state of California:

**Note:** The Earthquake coverage endorsement is NOT offered in Florida.
California Earthquake Endorsement

Form Availability | All Forms
--- | ---

California law requires that Earthquake coverage is offered on all policies as an optional coverage.

In compliance with this requirement an Offer of Earthquake Coverage is mailed to the policy holder on all Stillwater California HO3, HO4, HO5, HO6 and Dwelling Fire policies.

- The offer is mailed upon policy submission and upon policy renewal.
- The offer includes the Coverage Amounts, Deductible and Annual Premium.
- The offer can be viewed in the Policy History archive on our website.

California EQ Endorsement

- HO3/HO5 – The EQ endorsement can ONLY be endorsed by Stillwater customer service, so please contact customer service if you need to add Earthquake Coverage.
- HO4/HO6 – The EQ endorsement can be added without restrictions

CA EQ Deductible

In California the deductible(s) will apply separately to the various Coverages on the policy.

Click on the following link to view the CA EQ endorsements:

- Earthquake California

California MANDATORY EARTHQUAKE OFFER
(All California Property Policies)

In compliance with Section 10081 of the California Insurance Code, coverage for earthquake shall be offered within 60 days of issuance of a California Property policy. If the offer is not accepted by the named insured within 30 days from the date of mailing, it shall be conclusively presumed that the named insured elected not to accept the offer.

Coverage may be provided for loss caused by earthquake as required by California law. A 15% deductible shall apply separately to Coverage A – Dwelling, Coverage B – Other Structures and Coverage C – Personal Property. There is no deductible for Coverage D - Loss of Use.

When is the EQ offer sent?
The EQ offer is generated seven days from policy effective date or new business process date, whichever is greater. If there is other policy activity in the EOD cycle, the EQ offer is generated in the next EOD cycle.

An EQ Offer will not be sent if the insured has an active (stand alone EQ policy):

- The homeowner policy address is the same as the stand alone EQ policy address.
- The expiration date of the (stand alone EQ) policy is >= the current date
- The stand Alone EQ policy activity flag is not equal to N (New business)

Click here for more information on our California Earthquake program.

The following zip codes in California are closed locations for the stand-alone CA Earthquake Program:

91311, 91320, 91326, 91344, 91350, 92009, 92056, 92130, 92260, 92399, 92503, 92506, 92508, 92584, 92592, 92656, 92694, 92880, 93312, 94534, 94539, 94547 and 94618.
We offer 3 Stand Alone Earthquake Products: (1) Preferred EQ Protection, (2) Enhanced EQ Protection and (3) Condo EQ Protection

This program is accessed through the agent portal FIRST
• Policies may be written for Owner Occupied: (Single Family, Duplex, Row Homes, Town Homes and Condominiums).
• Properties owned by the insured that are rented to a tenant with a long-term lease are also available for (Single Family, Duplex, Row Homes, Town Homes and Condominiums). **Coverage for Tri-Plex and Four-Plex properties is not available.**

<table>
<thead>
<tr>
<th>Preferred EQ Protection</th>
<th>Enhanced EQ Protection</th>
<th>Condo EQ Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Coverage A Dwelling: $100,000 - $1.5M</td>
<td>• Coverage A Dwelling: $100,000 - $1.5M</td>
<td>• Coverage A Dwelling: Coverage up to $25,000</td>
</tr>
<tr>
<td>• Coverage B Other Structures: 10% of Coverage A</td>
<td>• Coverage B Other Structures: Not Covered</td>
<td>• Coverage B Other Structures: Not Covered</td>
</tr>
<tr>
<td>• Coverage C Personal Property: 50% of Coverage A</td>
<td>• Coverage C Personal Property: Coverage up $5,000</td>
<td>• Coverage C Personal Property: Coverage up $100,000</td>
</tr>
<tr>
<td>• Coverage D Loss of Use: 20% of Coverage A or $25,000 whichever is less</td>
<td>• Coverage D Loss of Use: Coverage provided up to $1,500</td>
<td>• Coverage D Loss of Use: Coverage provided up to $2,500</td>
</tr>
<tr>
<td>• Coverage E Building Code Upgrade: Coverage up to $10,000</td>
<td>• Coverage E Building Code Upgrade: Coverage up to $10,000</td>
<td>• Coverage E Building Code Upgrade: Not Covered</td>
</tr>
<tr>
<td>• Coverage F Loss Assessment: Coverage up to $10,000</td>
<td>• Coverage F Loss Assessment: Not Covered</td>
<td>• Coverage F Loss Assessment: Coverage up $5,000</td>
</tr>
</tbody>
</table>

*5%, 10% or 15% deductibles are applied separately to Coverages A, B, C, D & E

**Preferred is not available in every zip code.**

* Deductible options and availability also vary by zip code. When quoting, the system will advise the program and deductible options available.

15% deductible applies to the dwelling replacement value/ Coverage A limit in the policy.

Coverage does not apply until the amount of dwelling damage exceeds the deductible except for loss of use coverage. No deductible for Loss of Use coverage.

10% deductible is applied separately to Coverages A, C, & F. No deductible for Loss of Use coverage.

Click on the following link for more info:
• **Eligibility**

Click on the following link for more info:
• **Policy Coverage Comparison Chart**
<table>
<thead>
<tr>
<th>Eligibility Requirements</th>
<th>Seismic Retrofitting Requirements</th>
<th>Miscellaneous</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Policies may be written for Owner Occupied: Single Family, Duplex, Row Homes, Town Homes and Condominiums,</td>
<td>Dwellings built prior to 1973 must meet the following requirements in order to qualify for coverage:</td>
<td>• Coverage A for preferred/enhanced earthquake is equal to the Coverage A of the homeowners policy.</td>
</tr>
<tr>
<td>• Properties owned by the insured that are rented to a tenant with a long-term lease are also available for (Single Family, Duplex, Row Homes, Town Homes and Condominiums). <strong>Coverage for Tri-Plex and Four-Plex properties is not available.</strong></td>
<td>The dwelling is properly anchor bolted to the foundation</td>
<td>• Coverage C (Contents) for the condo earthquake policy is equal to the Coverage C (Contents) of the condo policy.</td>
</tr>
<tr>
<td></td>
<td>• Foundation Bolting – Steel anchor bolts must connect the sill plate (the wood board that lies directly on top of the foundation) to the foundation. Bolts should be placed 4 to 6 feet apart.</td>
<td>• Inspection Fee: $35</td>
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<tr>
<td></td>
<td>• Cripple walls are braced with plywood or its equivalent</td>
<td></td>
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<tr>
<td></td>
<td>• Cripple walls (sometimes referred to as crawl space walls) are short wood perimeter walls used to elevate the house above ground to allow access to the substructure and utility lines or to level a dwelling built on a slope. The height of a cripple wall generally ranges from 14 inches to 4 feet. Many newer homes utilize concrete perimeter walls to elevate or level the home. These are not cripple walls. A dwelling built on a flat concrete slab without a crawl space beneath it will not have cripple walls.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• How to identify if cripple walls have been braced – If wood studs are visible then the cripple walls have not been braced. Braced cripple walls will be completely covered with plywood.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The hot water heater is secured to the building frame</td>
<td>Submit for approval:</td>
</tr>
<tr>
<td></td>
<td>Written verification of retrofitting addressing the above three items is a requirement and must be faxed with the submission.</td>
<td>Written verification includes:</td>
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<td>Written verification includes:</td>
<td>1. a letter or completed work receipt from a licensed building contractor; or</td>
</tr>
<tr>
<td></td>
<td>1. a letter or completed work receipt from a licensed building contractor; or</td>
<td>2. an inspection from a qualified structural engineering or retrofitting inspection service within the last 20 years; or</td>
</tr>
<tr>
<td></td>
<td>2. an inspection from a qualified structural engineering or retrofitting inspection service within the last 20 years; or</td>
<td>3. completion of SIC’s California Seismic Retrofitting Verification form (FN1365) by a licensed Engineer, Contractor, or Inspector.</td>
</tr>
<tr>
<td></td>
<td>3. completion of SIC’s California Seismic Retrofitting Verification form (FN1365) by a licensed Engineer, Contractor, or Inspector.</td>
<td></td>
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<tr>
<td>Coverage Type</td>
<td>Preferred EQ Protection</td>
<td>Enhanced EQ Protection</td>
</tr>
<tr>
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<td>----------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Coverage A</strong></td>
<td>Damage to the dwelling structure covered up to the Coverage A limit. Includes sublimits for some types of property. Subject to a sublimit of $5,000 for chimneys and a sublimit of $10,000 for land stabilization.</td>
<td>Damage to the dwelling structure covered up to the Coverage A limit. Includes sublimits for some types of property. Subject to a sublimit of $5,000 for chimneys and a sublimit of $10,000 for land stabilization.</td>
</tr>
</tbody>
</table>
| **Coverage B**      | Damage to Other Structures covered up to 10% of the Coverage A limit. Includes sublimits:  
| Other Structures    | $3,000 on swimming pools, spas and hot tubs  
|                     | $3,000 on fences  
|                     | $3,000 on retaining walls that are not part of the foundation  
|                     | $3,000 on those portions of walks, driveways, patios, stairs, porches or other paved surfaces that outside the foundation walls of the insured dwelling.  
|                     | $3,000 on other outdoor structures.  
|                     | $5,000 on chimneys. | Not Covered | Not Covered |
| **Coverage C**      | Damage to Personal Property covered up to 50% of the Coverage A limit. Includes sublimits and exclusions for some types of personal property.  
| Personal Property   | $2,500 Computer Equipment  
|                     | $1,500 Jewelry, watches, etc  
|                     | $1,500 Glassware, Ceramics, China, etc  
|                     | $1,500 Silverware  
|                     | $1,500 Furs  
|                     | $1,500 Film, etc  
|                     | $1,500 Musical Instruments  
|                     | $1,500 Sporting Equipment and Firearms  
|                     | $1,500 Fine Arts | Damage to Personal Property covered up to a limit of $5,000. Includes sublimits and exclusions for some types of personal property.  
|                     | $1,000 Electronic Data Processing Equipment, whether it’s “Business Property” or not.  
|                     | $300 “Business Property” other than the “Business Property” named above  
|                     | $250 Money, Bank notes & coins. | Damage to Personal Property covered up to the Coverage C limit. Includes sublimits and exclusions for some types of personal property.  
|                     | $2,500 Computer Equipment  
|                     | $1,500 Jewelry, watches, etc  
|                     | $1,500 Glassware, Ceramics, China, etc  
|                     | $1,500 Silverware  
|                     | $1,500 Furs  
|                     | $1,500 Film, etc  
|                     | $1,500 Musical Instruments  
|                     | $1,500 Sporting Equipment and Firearms  
|                     | $1,500 Fine Arts | |
| **Coverage D**      | Loss of Use coverage provided up to 20% of the Coverage A limit or $25,000 whichever is less. | Loss of Use coverage provided up to a limit of $1,500. | Loss of Use coverage provided up to a limit of $2,500 |
| **Coverage E**      | Provides coverage for up to $10,000 if the dwelling meets the definition for earthquake hazard reduction / seismic retrofitting. | Provides coverage for up to $10,000 if the dwelling meets the definition for earthquake hazard reduction / seismic retrofitting. | Not Covered |
| **Coverage F**      |  
|                     | Loss Assessment: $10,000  
|                     | Debris Removal 5% of Coverage A  
|                     | Emergency measures taken to protect against further EQ damage: 5% of Coverage A Structural engineering costs to determine the habitability of the dwelling: $10,000 | Loss Assessment: Not Covered  
|                     | Emergency measures taken to protect against further EQ damage: 5% of Coverage A | Loss Assessment: $5,000  
|                     | Debris Removal: 5% of Coverage C  
|                     | Emergency measures taken to protect against further EQ damage: 5% of Coverage C | |
| **Deductibles**     | 5%, 10% or 15% deductible applies separately to Coverage A, B, C, D & E.  
|                     | Deductible options and availability also vary by zip code. When quoting, the system will advise the program and deductible options available. | 5% deductible applies to the dwelling replacement value/ Coverage A on the policy. Coverage does not apply until dwelling damage exceeds the deductible except for Loss of Use coverage. No deductible for Loss of Use coverage. | 10% deductible which applies separately to Coverage A, C and F. No deductible for Loss of Use coverage. |
Foundation Coverage (Texas only)

Form Availability | HO3 & HO5
--- | ---

For an additional premium the policy may be endorsed to provide coverage for settling, cracking, shrinking, bulging, or expansion of foundations, floor slab or footings that support the dwelling caused by seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system. The coverage is limited to 15% of the amount of insurance for Coverage A – Dwelling.

Functional Replacement Cost*

Form Availability | HO3, HO5
--- | ---

The Functional Replacement Cost endorsement is included for homes over 50** years old.

The endorsement is defined as follows:

- The loss settlement provision provided under Coverage A and Coverage B is on a functional replacement cost basis. This coverage is considered to be optional for homes built within the last 50 years.

- **Functional replacement** cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods used in the original construction of the building. If the dwelling is constructed with upgraded building materials (marble, tile etc.) or recent construction made to look like antique, it will be replaced with like kind materials and methods. Additionally, custom construction that does not consist of unusual or irreplaceable construction will also be replaced with like kind materials and methods.

- Please note that the existence of unusual or irreplaceable construction would deem the risk as being ineligible.

*Some states utilize the Modified Functional Replacement Cost Endorsement.

**The age requirement threshold for some states has been increased to be 51 or 60 years old.
Home Cyber Protection

Form Availability | All Forms

Provides coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 "Core" components:
1. Cyber Attack
2. Cyber Extortion
3. Online Fraud

For an additional charge, the Core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying.

Coverage can be afforded for either a limit of $25,000 or $50,000 with a $500 deductible being applicable for both limits.

Click on the following tab for additional information:

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<th>Add Date</th>
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</tbody>
</table>
Home Systems Protection

Provides coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown.

- Examples of covered Home Equipment: Furnaces, boilers and heat pumps; Radiant and geothermal heating systems; Air Conditioning and ventilation; Electrical distribution panels; Water heaters; Water treatment and filtration; Emergency generators; Fire and security alarm systems; Pool pumps and filtration; and Auto charging stations.
- Examples of covered Personal Property: Kitchen and laundry appliances; Home entertainment electronics; Computers, laptops and tablets; Health monitoring systems; Home exercise equipment; Home tools and workshop equipment; and Lawn and garden equipment.

The limit of liability under this endorsement is dependent upon the age of the covered home equipment. The most that will be paid due to a home system breakdown to covered equipment or property is:

- $100,000 if less than 15 years old; or
- 1,500 if 15 years old or older.

For HO3, HO5 and HO6, the premium for this coverage varies by Coverage A amount and deductible.
For HO4, the premium varies by deductible.

Click on the following tab for additional information

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<td></td>
<td></td>
<td>Wyoming</td>
<td>04/03/20</td>
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</tbody>
</table>
For an additional premium the policy can be endorsed to provide coverage for identity theft.

We will pay up to $25,000 for expenses incurred by an insured as the direct results of any one identity theft discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insured's identity.

Identity Recovery coverage will replace Identity Theft coverage that is currently offered.

Policies that currently afford Identity Theft coverage will be converted to affording Identity Recovery coverage as part of the renewal offer process.

Click on the following tab for additional information:

Identity Recovery

Form Availability | All Forms
--- | ---

The Identity Recovery endorsement provides coverage for Identity Recovery caused by an "identity theft" that is first discovered during the policy period. This coverage provides a limit of $25,000 and no applicable deductible.

**Identity Recovery** coverage will replace **Identity Theft** coverage that is currently offered.

Policies that currently afford Identity Theft coverage will be converted to affording Identity Recovery coverage as part of the renewal offer process.

Click on the following tab for additional information:

Identity Recovery
Inflation Guard

For an additional premium the policy can be endorsed to include inflation guard coverage.

Inflation Guard is a property coverage which provides automatic periodic increases in the amount of insurance on buildings to keep an appropriate level of coverage in relation to the current value. As such it takes into account the effect of inflation on building replacement costs. An endorsement is usually used to add this coverage to a Homeowners Policy.

**Endorsement:** HO 04 46 10 00 – Attached is a copy of the endorsement that shows how this endorsement affects the limits of liability for coverages A, B, C and D. In the event of a claim the percentage amount that is listed on the endorsement schedule will be applied pro rata during the policy period. For example, in the event of a total loss claim where the property is destroyed.

**What does it do?**

If inflation guard coverage code is on a policy, the Coverage A increase at time of the renewal offer will be the greater amount of the increase of either the inflation guard or the replacement cost calculator. In the majority of states the inflation guard is a 5% increase and the replacement cost calculator is capped at a 25% increase. Texas is different and some states have an inflation guard percentage other than 5%. For example if the inflation coverage was 5% and Coverage A was $200,000, the replacement cost would be increased to $210,000, but if the replacement cost calculator recalculates the Coverage A amount to $220,000, then the inflation coverage increase would be waived and the new Coverage A amount would be $220,000, because it goes by whichever is greater not exceeding the increase cap.

Inflation Guard helps to keep pace with increases in the cost of building materials, labor costs and other costs associated with rebuilding the home.
# Inland Flood Coverage

## Form Availability

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<th>State</th>
<th>AL</th>
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<th>CA</th>
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<th>CT</th>
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Inland Flood Coverage is available in:

- AL
- AR
- AZ
- CA
- CO
- CT
- DE
- IA
- ID
- IL
- IN
- KS
- KY
- MA
- MD
- ME
- MN
- MO
- MS
- MT
- NC
- ND
- NE
- NH
- NJ
- NM
- NV
- NY
- OH
- OK
- OR
- PA
- RI
- SC
- SD
- TN
- TX
- UT
- VA
- VT
- WI
- WV
- WY

## Risk Score

- **Risk Score 1-4**
  - Basement Personal Property: $25,000
  - Loss of Use: $25,000
  - Fungi: $10,000

- **Risk Score 5-10**
  - Basement Personal Property: $50,000
  - Loss of Use: $50,000
  - Fungi: $10,000

## Coverage Limits and Availability

Coverage is provided on a **Per Occurrence Limit** and **Aggregate Limit**

- **Per Occurrence Limit** is the maximum that will be paid per Claim Occurrence.
- **Aggregate Limit** is the maximum amount that would be paid for all Claim activity within an annual term.
- **Sublimits** for Basement Personal Property, Loss of Use and Fungi are part of, and not in addition to, the **Inland Flood Limit**.

To qualify for Flood Coverage you cannot have more than **2 Flood occurrences within the last 5 years**.

### Per Occurrence Limit options:

- **$25,000, $50,000, $75,000 & $100,000**
- The deductible for this coverage must match the Section I deductible on the policy.
- Coverage Limits and availability are based on the property location **Risk Score**.

<table>
<thead>
<tr>
<th>Per Occurrence Limit</th>
<th>Aggregate Limit</th>
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<tbody>
<tr>
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### Inland Flood Limit

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<td>Per Occurrence Limit: $100,000</td>
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<td>Aggregate Limit: $200,000</td>
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<tr>
<td>Basement Personal Property: $30,000</td>
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<tr>
<td>Loss of Use: $30,000</td>
</tr>
<tr>
<td>Fungi: $10,000</td>
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### Inland Flood Limit

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<th>$75,000</th>
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<td>Aggregate Limit: $150,000</td>
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<tr>
<td>Loss of Use: $30,000</td>
</tr>
<tr>
<td>Fungi: $10,000</td>
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### Inland Flood Limit

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<th>$50,000</th>
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<tbody>
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<td>Per Occurrence Limit: $50,000</td>
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<td>Aggregate Limit: $100,000</td>
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</table>

<table>
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<th>Sublimits</th>
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<td>Basement Personal Property: $15,000</td>
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<tr>
<td>Loss of Use: $15,000</td>
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<tr>
<td>Fungi: $10,000</td>
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### Inland Flood Limit

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<tbody>
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<td>Per Occurrence Limit: $25,000</td>
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<td>Aggregate Limit: $50,000</td>
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<td>Basement Personal Property: $15,000</td>
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<tr>
<td>Loss of Use: $15,000</td>
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<tr>
<td>Fungi: $10,000</td>
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</tbody>
</table>
Limited Hurricane Coverage (Outdoor Property)

This endorsement is available in Florida, Mississippi and Texas only:

**Florida HO3 only and MS, and TX (All Forms)**

The policy excludes coverage for specified outdoor property if loss is caused by a hurricane.

For an additional premium, a limit of $15,000 is afforded for:

- a. outdoor radio and television antennas or satellite dishes and aerials including the lead wiring, masts or towers; and
- b. aluminum screened enclosures attached to the dwelling on the "residence premises" including the frames, footings, supports or anchors of the enclosure; and
- c. awnings or aluminum framed carports; and
- d. solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems; and
- e. any structure not attached to the main residence unless constructed with the same or substantially the same materials as that of the main residence.

Limited Smoke, Soot, Ash and Debris resulting from Wildfire

**Form Availability** | **All Forms**
---|---

- A limitation of $2,500 total Property Coverage Limit for Smoke, Soot, Ash and Debris resulting from a Wildfire or Brushfire.
- This limitation of coverage is only applicable if the loss is not reported to us within 45 days of the governmental authority’s extinguishment of the wildfire or brushfire event.
- This special limit of liability applies to the total of all losses or costs payable under this endorsement during the policy period, regardless of the number of buildings, other structures and personal property insured under this policy. This limit is the total annual aggregate limit available for all Section I - Property Coverages listed in the Schedule. This limit does not increase any of the Section I – Property Coverage limits of liability.
### Limited Water Back Up and Sump Discharge Overflow Coverage

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>All Forms</th>
</tr>
</thead>
</table>

The basic policy form does not include coverage for loss resulting from water or waterborne material which backs up through sewers or drains, or which overflows or is discharged from a sump, sump pump or related equipment.

For an additional premium, the policy can be endorsed to provide this coverage. The coverage is subject to a set limit that varies by State, that is not caused by the negligence of an “insured” to property covered under Section I.

The amount of available coverage varies by State.

Limited Water Back up coverage should always be added via our website, which will automatically provide the available coverage limit options.

Higher limits may be available. Please refer to Underwriting for availability and approval: [Underwriting@Stillwater.com](mailto:Underwriting@Stillwater.com)

### Loss Assessment Coverage (Supplemental)

The basic policy provides $1,000 of coverage.

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured’s portion of an assessment against all members of the association if the loss falls under a covered peril.

The quote provides increased limit options on HO3, HO5 and HO6. Please see Home Quote or Endorsement for the available increased limit options, as they may vary by State and Policy Form.

- **Loss Assessment Coverage Note:**
  A Home or Condo association may require “loss assessment” coverage. This assessment is for losses not paid by the associations master policy. Loss Assessment provides coverage for the financial responsibility shared by members of an association for common areas of properties that are collectively owned by members of an association.

  The applicant should always check with the association for guidance on how much loss assessment coverage they should carry.

- **Note:** If Earthquake Coverage is afforded on the policy increased limits of Loss Assessment can be endorsed to include the peril of Earthquake. Click on the following link for more info on: [Loss Assessment Coverage for Earthquake](#).
Loss Assessment (Earthquake)

This coverage will pay the Named Insured’s share of any loss assessment charged during the policy period against the Named Insured by a corporation or association of property owners, up to the Limit selected for each unit.

The assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by the Named Insured, caused by:

1. Earthquake; or
2. Land shock waves or tremors before, during or after a volcanic eruption.

- One or more earthquake shocks that occur within a 72-hour period constitute a single earthquake.

**Note:**
Coverage for Loss Assessment Earthquake requires that the policy includes Earthquake as a covered peril.

Earthquake Loss Assessment is subject to a Deductible Percentage Amount that is equal to the selected Earthquake Coverage Deductible.

Mine Subsidence (IL, IN, KY, OH, WV)

In the states with geography with man made mines Mine Subsidence Coverage is available for loss to property due to the sinking of a man-made mines.

Based on state and location this coverage may be mandatory or can be added via an optional endorsement.
Mold, Fungus, Rot Damage Coverage

In most States the Policy includes a basic coverage limit for loss caused by mold, fungus, or dry rot damage. In most States this basic limit cannot be increased. Coverage varies by State, please see the following chart for State Specific Coverage Limits:

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<th>Section I Limit</th>
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Note: The application of coverage is contingent upon the cause of the mold. Please review the State Home policy forms for restrictions or contact customer service for additional information.

Form Availability

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<th>Form Availability</th>
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Updated 11-19-21
Ordinance or Law Coverage

The basic policy provides contingent liability due to the operation of building laws equal to **10%** of Coverage A.

The quote provides increased limits options of: **25%** or **50%** of Coverage A.

**✓ Note (Florida Ordinance or Law Coverage):**
- The Florida policy automatically provides up to 25% of the Coverage A - Building limit to pay for the increased costs necessary to comply with the enforcement of such ordinance or law.
- This limit may be increased to 50% of the Coverage A - Building limit OR you may reject the 25% and 50% options. By rejecting these options, the base coverage provided equals 10% of the Coverage A limit.
- Florida has now required a rejection form signed by the client if they want the base 10% and not the increased limits of 25% or 50%. We don’t offer the 10% in an attempt to assure our compliance with the required signed form.
- **Click on the following tab to view the required Rejection Form:**

Personal Injury Coverage

This optional endorsement extends the Liability coverage (E) to include mental or psychological injury or damages, particularly as a result of false arrest, detention or imprisonment; malicious prosecution; wrongful eviction from, or entry into or invasion of the right of private occupancy of your dwelling; slander or libel; oral or written publications that violate the right of privacy.

The Coverage Limit provided will match the Section II Liability Limit.

It does not increase the amount of coverage, just the types of occurrences that may be covered, and it does not include coverage for physical injury, like an accident. Certain restrictions and exclusions apply. Please refer to the actual endorsement for details.

Personal Property Replacement Cost Loss Settlement

Losses for personal property are settled on either a **Replacement Cost** basis or an **Actual Cash Value** basis.

The quote automatically includes the coverage based on a **Replacement Cost** for an additional premium.

The **HO5** form does not provide an option to select an Actual Cash Value loss settlement as Replacement Cost is required.

The difference between **replacement cost** and **actual cash value** is a replacement cost value **does not** deduct for depreciation.

Back to Endorsement Menu
Back to Table of Contents
Scheduled Personal Property (SPP)

You may submit and bind Scheduled Personal Property (SPP) on New Business submissions, or mid-term through the Modify Coverage feature.

**VALUES/LIMITS**
- $200,000 maximum or 50% Coverage C, whichever is less for the total schedule (all classes).
- $50,000 maximum for any single item (all classes).
- All values should include sales tax.

**CLASSES WRITTEN**
(Click on an item to view SPP Underwriting Guidelines)

<table>
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<th>Class</th>
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<tr>
<td>Cameras/Non-Commercial</td>
<td>Musical Instruments (individual not professionally used)</td>
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<tr>
<td>Fine Arts –No Breakage</td>
<td>Personal Furs</td>
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<tr>
<td>Fine Arts – With Breakage</td>
<td>Personal Jewelry</td>
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<td>Golfers Equipment (does not include Golf Carts)</td>
<td>Silverware</td>
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<td>Firearms Collected &amp; Firearms – Fired</td>
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**ITEMS NOT ACCEPTABLE FOR SCHEDULING**

- Any electronics (such as computers, laptops, iPods, tablets, phones, TVs, stereo equipment, etc.)
- Smart Watches, FitBit and any electronic jewelry (These items are categorized under computer equipment, electronic data processing equipment)
- Any jewelry that is not genuine or a natural stone/metals/material (such as costume jewelry)
  - The exception is: synthetic/lab grown diamonds and cultured pearls which can be scheduled
- Loose Diamonds or Stones (The Jeweler may list ring settings as one item and the set stone as a second item. Please advise underwriting if this is the case and we will combine these into one listed item)  **The stone must be in a setting to be eligible.**
- Golf Carts
- Clothing and accessories (purses, handbags, etc.)
- Wall/Floor Rugs
- Coins
- Blanket Coverage
- Professional Camera Equipment
- Bicycles
- Hearing Aids
- Collectables
- Tools

SPP IS NOT ALLOWED ON:
- Dwelling Fire policies
- Tenant-occupied HO6 policies.
- Policies that exclude Wind (except FL, LA, MS, SC and TX), ✔ HO4 and HO6 (owner occupied) Contents Coverage C must be at least $25,000. We do not allow personal property coverage to be increased to accommodate the scheduling.
SPP Jewelry Guidelines

**APPRAISALS / BILLS of SALE**
- Single Jewelry items valued under **$1,500** require a photo and basic description.
- Single Jewelry items valued **$1,500-$25,000** or less require a full description which clearly identifies the specific item being scheduled.
- Single Jewelry items valued more than **$25,000** require an appraisal less than 3 years old and must include the insured's name and address.
- Bill of sale may be used to confirm appraised value of NEWLY purchased (within past 30 days) items over **$25,000**. However, we still require a full description of the item.
- **Synthetic/Lab grown diamonds** require an appraisal regardless of the value.
- The required appraisal and/or full description must be provided the SAME DAY the policy is issued - if not received, the item or items may be removed from the policy as part of our "Reduction in Coverage" process. In extreme cases we reserve the right to cancel the policy.

Fax appraisals photos etc. to (866)290-2667 or email to: underwriting@stillwater.com

**FULL DESCRIPTION EXAMPLE**
**Incorrect Example:** Ladies Sapphire ring.
**Correct Examples:**
- Ladies round .50 carat sapphire ring in 14k yellow gold, SI2/G.
- 14kYG .50ct Round Diam SI2/G Ladies Engagement Ring

**SECURITY/ALARM REQUIREMENTS**
- Proof of a Central alarm is required if one item is over **$25,000** or the total schedule is over **$100k**. **Exception:** engagement/wedding rings valued over **$25,000** do not require a central station alarm.
- Homes located in a secured building where the insured can provide a letter from the building management stating the building is secured is generally acceptable in lieu of a central station alarm. The letter must be sent in with the required appraisal. Please note, the letter doesn't qualify for an alarm credit.

**UNDERWRITING REVIEW**
All new business policies with SPP or policies endorsed to add SPP are reviewed by underwriting within 8 days of the policy or endorsement effective date.
- We check eligibility such as no theft or mysterious disappearance losses during the past 5 years (except DE, FL, HI, MD, TX, which are 3 years).
- We review to verify that there is a description and/or required photo, and appraisal has been received for items over **$25,000**.
- We will reach out to the Agent and Insured if additional information is needed - this is the "Pending Reduction" process. If the requested information is not received within 10 days, we remove the item and send another letter to the Insured to advise of this. If the policy does not qualify, we send a letter to the Insured and email the Agent to advise the policy is ineligible for scheduled personal property and that the item will be removed in 10 days.

**ELIGIBILITY**
- Blanket coverage: This is not offered or allowed, so all individual items to be covered must be scheduled.
- Partial schedules: may be written. However, please be sure to let your customers know that only those items that have been disclosed, rated and included on the Schedule are covered.

To make this rule and coverage limitation very clear, we include the following text in the SPP Schedule:

"ONLY THOSE ITEMS LISTED ARE COVERED. NO ADDITIONAL ITEMS ARE COVERED UNTIL APPROVED AND LISTED ON THIS SCHEDULE."

Click [HERE](#) for more information on guidelines for **Ownership/Gifts**
This includes information on engagement ring eligibility

[Back to Table of Contents] [Back to Endorsement Menu]
SPP Class Guidelines

- **Cameras/Non-Commercial**
- **Fine Arts - No Breakage**
- **Fine Arts – With Breakage**
- **Golfers Equipment**
- **Musical Instruments**
- **Personal Furs**
- **Silverware**

**APPRaisals / Bills of Sale**
- Items valued $25,000 or less require a full description which clearly identifies the specific item being scheduled.
- Single items valued more than $25,000 require an appraisal less than 3 years old and must include the insured's name and address.
- Bill of sale may be used to confirm appraised value of NEWLY purchased (within past 30 days) items over $25,000. However, we still require a full description of the item.
- **Antique items**: an appraisal is required regardless of the value.
- The required appraisal and/or full description must be provided the SAME DAY the policy is issued - if not received, the item or items may be removed from the policy as part of our “Reduction in Coverage” process. In extreme cases we reserve the right to cancel the policy.

Fax appraisals photos etc. to (866)290-2667 or email to: underwriting@stillwater.com

**Descriptions**
- **Incorrect Example**: Ladies Fur Coat.
- **Correct Examples**:
  - Ladies 42” length mink coat, dyed brown, size 8
  - Gorski-Denmark Ladies size 8 42” Mink coat dyed brown
- **Incorrect Example**: Mackenzie Thorpe print.
- **Correct Examples**:
  - ’Together’ by Mackenzie Thorpe Giclee print, edition copy 2/125, 18x17.25"
  - Together” by Mackenzie Thorpe-Framed 2015 giclee print 18x24

**Security/Alarm Requirements**
- Proof of a Central alarm is required if one item is over $25,000 or the total schedule is over $100k.
- Homes located in a secured building where the insured can provide a letter from the building management stating the building is secured is generally acceptable in lieu of a central station alarm. The letter must be sent in with the required appraisal. Please note, the letter doesn't qualify for an alarm credit.

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Click HERE for more information on guidelines for Ownership/Gifts
This includes information on engagement ring eligibility

Updated 08-18-20
SPP Firearm Guidelines

Guns/Firearms Collected & Guns/Firearms Fired
- Make, model, caliber, and serial number required, regardless of value
- A full description required for guns that are 25k or less
- An appraisal required for guns that are more than 25k
- An appraisal required for any antique, collected gun
- The gun cannot be used in business or an insured’s occupation
- No modified or illegal guns.
- See the State chart for availability

An edit will appear if you add a Firearm in states where not available:
The Scheduled Personal Property Guns/Firearms class is not available

State Availability

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OWNERSHIP/GIFTS

- **Ownership:** Scheduled Personal Property coverage is only available for items that belong to the Named Insured or Additional Named Insured. **Exceptions:** Musical instruments belonging to a child living in the house or away at school are allowed.

- For **jewelry items,** such as an engagement ring there are **3 issues** that should be reviewed before adding the item:
  1. **Purchase**
  2. **Ownership**
  3. **Possession**

One person may purchase an item, to give to another, who then takes physical possession. For example: if we’re asked to add an engagement ring to a policy with only the insured on it, ask where the ring is kept and who has possession of it.

**Why is Possession important?**

**Scenarios/Rules**

1. **If the insured is the owner/purchaser and has possession = add the SPP.**
2. **If the insured is the owner/purchaser but doesn’t have possession = do not add the SPP.**
   - Add it to the policy of whoever has possession. In that case, whoever has possession may need a letter stating it was a gift.
3. **If the insured is not the owner/purchaser but has possession = add the SPP with proof it was a gift.**

**Example One:**

- The Named insured is male and wants to add an engagement ring. He’s the only person on the policy.
- Ask if the fiancée resides with him at the policy risk address (residence premises).
  - The fiancée resides at the policy risk address = **We can add the ring**
  - The fiancée does not reside at the policy risk address = **We cannot add the ring**

**Example Two:**

- The Named Insured (female) received an engagement ring. She’s the only person on the policy.
- Her fiancé (male) does not reside at the policy risk address (residence premises).
- **Can we add the ring?**
  - Yes - with proof we can insure the ring because the Named Insured has possession of the ring at the policy risk address (residence premises).
  - **Required Proof:** We allow the appraisal to be listed in the fiancé’s (male’s) name and address if a **signed letter** is provided which states the items were given to our insured. **The letter must include our insured’s name, address and be signed by the fiancé (ring purchaser).**
Service Line Coverage

Provides coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement.

A covered service line is exterior underground piping and wiring, including permanent connections, valves or attached devices providing the following services to the residence premises: Water service; Waste disposal; Heating; Natural gas; Propane; Steam; Geothermal; Electrical power; Drainage; Compressed air; or Communications.

The limit of liability under this endorsement is dependent upon the age of the home. The most that will be paid for covered damage to a service line is:
- $10,000 if the age of the home is less than 50 years old; or
- $2,500 if the home is 50 years old or older.

The premium for this coverage varies by the age of the home, the Coverage A amount and the applicable deductible.

Click on the following tab for additional information:

Service Line Coverage
Sinkhole Collapse

This coverage is only available in AL, FL, PA, TN

For an additional premium, property may be covered against direct loss caused by a sinkhole collapse. Sinkhole collapse coverage insures against actual physical damage caused by sudden settlement or collapse of the earth supporting the property.

It must result from subterranean voids created by the action of water on limestone or similar rock formations.

Refer to the actual endorsement for details and possible restrictions.

Florida (HO3, HO6)

Florida Sinkhole Exclusion

In some locations in Florida the insured must submit a form requesting to exclude sinkhole coverage. The insured is required to add a handwritten statement within the form indicating the following “I do not want the insurance on my (home/condominium unit) to pay for damage from sinkhole collapse. I will pay those costs. My insurance will not.” along with signing the form before the coverage can be removed.

In these areas the coverage will appear on the quote without an option to select NO COVERAGE:

Click on the following link to view the required form:

ADVISORY NOTICE TO POLICYHOLDER – SINKHOLE COLLAPSE EXCLUSION NOTICE FN1470 03 15

Email the form to: underwriting@stillwater.com
Solid Fuel Burning Device

The policy may be endorsed to provide coverage for the additional exposure presented if a solid fuel burning device exists in a dwelling and the following conditions are met:

- It must have been professionally installed; and
- It must **not** be the primary source of heat.

Solid fuel burning devices are considered stoves, furnaces, fireplace inserts, or any similar device that burns wood, coal, pellets or other solid fuels.

**Wood Boilers** are NOT eligible as they are not contained inside a dwelling or other structure.

✓ **Note:**
Built in Fireplaces that have metal or masonry chimneys are not subject to this charge and do not require the addition of this endorsement.

**How to add Solid Fuel Burning Device during the quote:**

The device eligibility and appropriate surcharge are added during the quote by answering the following **Question:**

If there is a solid fuel burning appliance present (e.g. wood burning stove), was it professionally installed? This would include stoves, fireplace inserts, or similar devices that burn wood, pellets, or other solid fuels. Note: Built in Fireplaces that have a metal or masonry chimney are not considered to be a Solid Fuel Burning Appliance.

Select One:

- Yes, Primary Source of Heat
- Yes, Supplemental Source of Heat
- No, Solid Fuel Burning Appliance was Self-Installed

**Back to Endorsement Menu**

**Back to Table of Contents**
Special Personal Property

For an additional premium, the policy may be endorsed to provide the following additional coverages.

a. **Coverage C Perils Insured Against (HO3 only)** The Perils Insured Against under Coverage Care broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.

b. **Coverage C - Special Limits of Liability** The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

c. **Property Removed** The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.

d. **Earth Movement (HO3 Only)** Earth Movement under Coverage C-Personal Property is provided.

e. **Water Damage (HO3 Only)** Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

See Chart for Increased Limits of Coverage

| Home HO3 and HO5 |
|------------------|-----------|-----------|
| CATEGORY         | POLICY LIMIT | INCREASED LIMIT |
| a. money, bank notes, etc. | $200 | $1000 |
| b. securities, accounts, etc. | $1500 | $5000 |
| c. watercraft, trailers, etc. | $1500 | $2000 |
| d. trailers or semi-trailers not used with watercraft of all types | $1500 | $3000 |
| e. jewelry, watches, precious and semiprecious stones | $1500 | $5000 |
| f. firearms and related equipment | $2500 | $5000 |
| g. silverware, goldware, platinumware, pewterware, etc. | $2500 | $10000 |
| h. property, on the “residence premises”, used at any time in any manner for any “business” purpose | $2500 | $25000 |
| i. property, away from the “residence premises”, used primarily for Business” purposes. | $1500 | $2500 |
| j. portable electronic equipment | $1500 | $2500 |
| l. memorabilia, souvenirs, collector items, etc. | $2500 | $5000 |
| m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only) ($2,500 max per article) | $5000 | $7500 |
| n. electronic data processing equipment (residence premises) | $5000 | $7500 |
| o. electronic data processing equipment (off premises) | $1000 | $2000 |
| p. camera or video recording and playing equipment | $1000 | $2500 |
| q. paintings, etchings, rare glass, chinaware and similar articles | $1000 | $2000 |
| r. furs | Included in category e. | $5000 |
| s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons | $2000 | $4000 |

Form Availability

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>HO3, HO5,</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>North Carolina</strong> only offers on HO4. Click here for more information</td>
<td>Right Click on the following to view info on : HO4 HO6</td>
</tr>
</tbody>
</table>

Click here for unique limits in Virginia

Updated 01-01-16
Specified Additional Amount of Coverage A

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>HO3, HO5,</th>
</tr>
</thead>
</table>

The policy allows for an additional amount of insurance equal 25% or 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss.

Note:
Florida only allows for an additional amount of insurance equal to 20% of the Coverage A limit.

- The Dwelling must be insured to 100% of replacement cost.
- We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than $5,000 and any increase in premium must be paid by the insured.

Note:
- Home additions or alterations should be adjusted using
- 360Value® provides additional options to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.
- Please click on the following tab for additional information on calculating the Homes replacement value.

360Value®
Workers Compensation

California Workers Compensation Residence Employees (All Forms)
Provides workers compensation coverage for private residence employees for Occasional Servants as required by California workers compensation law. This coverage applies only to non-business pursuits. Business pursuits such as rental property and offices in the home are not covered under this provision.

The coverage for Occasional Servants is included in the policy for no additional charge.

Click HERE to view additional guidelines and definitions for this coverage in California.

New Jersey Workers Compensation Residence Employees (All Forms)
Provides Workers Compensation Coverage for Occasional Servants (Residence Employees) as required by law.

In New Jersey there is a mandatory $1 charge for the coverage that will appear on the Quote Coverage screen:

Click HERE to view additional guidelines and definitions for this coverage in New Jersey.

New York Workers Compensation (All Forms)
It is required by New York statute that all policies covering owner-occupants of 1-4 family dwellings provide Workers’ Compensation coverage for selected casual employees.
- This coverage is to be added to all HO3 and HO5 policies.
- For HO4 and HO6 policies, if a tenant owns the 3-4 family dwelling in which he lives (has building coverage through another policy), this endorsement must be attached.
Workers Compensation

California Workers Compensation Residence Employees
The basic policy forms provide workers compensation coverage for private residence employees as required by California workers compensation law. This coverage applies only to non-business pursuits. Business pursuits such as rental property and offices in the home are not covered under this provision.

Workers Compensation (CA)
• **Occasional Servants** - The term occasional servants shall mean all out servants or in servants whose employment is not continuous but whose duties are a regular and continuing part of the customary household or domestic duties.

• **In Servants Private Residence Employees** – This classification applies to each employee engaged for **not less than twenty hours per week** in household domestic service and whose principal duties are performed inside the private residence building. It includes, but is not limited to, such employees as cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses, babysitters and housekeepers.

• **Out servants Private Residence Employees** - This classification applies to each employee engaged for **not less than ten hours per week** in household or domestic service in connection with a private residence and who performs his work principally outside the private residence building. It does not apply to such operations if the private residence is located in the property used in whole or in part for farming or dairying. The classification includes, but is not limited to, private chauffeurs, employees engaged in cultivating flowers, vegetables, or other agricultural products, provided the insured is not conducting such operations for commercial purposes; and employees engaged in care of lawns, shrubs or grounds surrounding the residence which are maintained exclusively for appearance or recreation.

✓ **Note:** Any request to add **In Servants** or **Out servants** in **California** must be requested thru underwriting@Stillwater.com, and include:

(1) **Number of workers,**  
(2) **Hours worked,**  
(3) **Duties or jobs performed**
New Jersey Workers Compensation Residence Employees
Provides Workers Compensation Coverage for residence employees as required by law. Occasional employees are covered at no additional charge.

Workers Compensation (NJ)
Homeowners policies written in New Jersey must include workers compensation coverage for residence employees as follows:

Occasional Servants – The term occasional servants shall mean all out servants or in servants whose employment is not continuous but whose duties are a regular and continuing part of the customary household or domestic duties. This definition applies only where a fair estimate of the time during which an occasional servant is employed is less than 40 hours per week. Under all other circumstances such a servant shall be classified as a full-time servant and rated accordingly. The term “occasional servants” includes such employees as a laundress for certain days in the week or a chore person who takes care of the furnace, removes ashes, shovels snow is season or does other work of this character using as much time at frequent intervals as the requirements of the work made necessary.

In servants – All employees, by whatever name they may be designated, engaged in household or domestic service whose principal duties are performed inside the residence. The term includes but is not limited to such employees as cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses and housekeepers.

Out servants – All employees engaged exclusively in household or domestic service whose duties are performed principally outside the residence. The term includes but is not limited to private chauffeurs (not chauffeurs of public or commercial motor vehicles); employees engaged in cultivating flowers, vegetables or other agricultural products for noncommercial purposes of employees engaged in the care of lawns, shrubs or grounds surrounding the residences and maintained exclusively for appearance.

Increased Limits: limits of $500,000 each accident and $500,000 each employee are available via endorsement. Any request for increased limits must be submitted thru underwriting@Stillwater.com

Note: Any request to add In Servants or Out servants in New Jersey must be requested thru underwriting@Stillwater.com, and include:

(1) Number of workers, (2) Hours worked, (3) Duties or jobs performed
Water Damage Coverage (Texas only)

The policy does not provide coverage for loss caused by seepage or leakage of water or steam. **In Texas only** and for an additional premium the policy may be endorsed to provide coverage for deterioration, wet rot, or dry rot to property described in Coverages A, B or C caused by constant or repeated seepage or leakage of water or steam from heating, air conditioning systems or automatic fire sprinkler systems, household appliances, or plumbing systems. The coverage includes the cost of tearing out and replacing any part of the building necessary to repair the system or appliance from which the water or steam escaped, but does not include the loss to the system or appliance from which the water or steam escaped.
Water Damage Exclusion (Florida only)

This endorsement will exclude discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance; as well as water penetrating through the roof or exterior walls or windows whether or not driven by wind unless water penetration is a direct result of damage caused by any covered peril other than water. **The exclusion is mandatory for homes over 40 years old and optional for homes 40 years old or newer.**

If the Home is over 40 Years old, it will show as APPLICABLE on the Quote Coverage Screen:

### Included Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dwelling</td>
<td><strong>1000</strong></td>
<td>1,200.00</td>
</tr>
<tr>
<td>Other Structures</td>
<td><strong>299000</strong></td>
<td></td>
</tr>
<tr>
<td>Personal Property</td>
<td><strong>5680</strong></td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Loss of Use</td>
<td><strong>149500</strong></td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Liability</td>
<td><strong>29900</strong></td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Medical Payments</td>
<td><strong>300000</strong></td>
<td>15.00</td>
</tr>
<tr>
<td>Hurricane Deductible</td>
<td><strong>2000</strong></td>
<td>3.00</td>
</tr>
<tr>
<td>Actual Cash Value or Replacement</td>
<td><strong>5 %</strong></td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Water Damage Exclusion</td>
<td>APPLICABLE</td>
<td>-100.00</td>
</tr>
<tr>
<td>Mold, Fungus &amp; Rot - $15,000</td>
<td></td>
<td>30.00</td>
</tr>
<tr>
<td>Building Ordinance &amp; Law</td>
<td>25% of Dwelling Limit</td>
<td>186.00</td>
</tr>
<tr>
<td>Dwelling - Extended Replacement</td>
<td>20% of Dwelling Limit</td>
<td>93.00</td>
</tr>
</tbody>
</table>
• The following endorsements cannot be added at New Business or via the Endorsement option.
• These endorsements can only be entered by our processing department and must be requested in writing.
• Please send the endorsement request via fax or email:
  ▪ Fax 866-877-6355
  ▪ Email: ins@stillwater.com
• Please click on the desired Endorsement options shown below to view a detailed discount description, which includes:
  ▪ Policy Form availability
  ▪ State availability
  ▪ Endorsement application guidelines

• Coverage C – Personal Property Increased Limits
• Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage Increased Limit
• Home Day Care Coverage (Maryland only)
• Lead Poisoning Exclusion and Coverage Option (Massachusetts only)
• Liquid Fuel (Massachusetts only)
• Owned Motorized Golf Cart Physical Loss Coverage / Golf Cart Liability
• Owned Snowmobile (Liability)
• Owned Snowmobile Physical Loss Coverage
• Special Personal Property HO4
Coverage C – Personal Property

Increased Limits

The policy may be endorsed to individually increase the basic coverage limit for certain types of personal property:

**Money** - The special limit of liability of $200 on money, bank notes, bullion, gold other than goldware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to $1,000 (max).

**Securities** - The special limit of liability of $1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to $3,000.

**Jewelry, Watches and Furs** - The special limit of liability of $1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to $6,500, not exceeding $1,500 for any one article.  

Note this is not an SPP schedule, so the any losses would be subject to the Policy Deductible.

**Firearms and Related Equipment** - The policy provides named peril coverage with a $2,500 limit on loss by theft of Firearms. Coverage for accidental direct physical loss may be written to provide broader coverage and increase the limit for theft to 2,500 per article or a $5000 total, for Coverage C perils other than theft $5000 per article or $5000 total and for all other covered perils $2500 per article or $5000 total

**Note**: This endorsement is not available in the state of Florida.

**Silverware and Goldware** - The policy provides named peril coverage with a $2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments to $5000, $7500 or $10000 for an additional premium

**Portable Electronic Equipment** - The special limit of liability of $1,500 on portable electronic equipment. The coverage may be increased in increments of $500 to a maximum of $6,000 for an additional premium.

**Home Computers** - The policy provides $5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to $10,000

**Note**: In Florida the Special Computer Endorsement provides an increased limit up to $20,000.
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit

The policy may be endorsed to increase the $500 limit included in the policy. The coverage may be increased to $1000, $2500, $5000, $7500 or $10,000 for an additional premium.

Home Day Care Coverage (Maryland only)

In Maryland only if the insured is registered as a family day care provider - for an additional premium Liability coverage shall be offered to match the policy Section II limit.

✓ Note: Email info to underwriting@stillwater.com
This endorsement must be requested via Underwriting and must include proof they are a registered family day care provider, and how many children are cared for, and the number of adult day care providers.
A Family day care provider is an individual who cares for no more than eight children in a registered family day care home, of whom no more than four may be under the age of two years.
An adult to child ratio of at least 1:2 must be maintained at all times for children under the age of two years.
Lead Poisoning Exclusion and Coverage Option (Massachusetts only)

Form Availability

| HO6 Tenant Occupied only |

Lead Poisoning Exclusion (MA only)

1) Coverage is excluded for bodily injury caused by the presence or exposure of lead in residential units, including appliances, furnishings, fixtures other than plumbing fixtures, other structures, and common areas used in connection with such units.

2) Note: The exclusion only applies to a residential unit(s) rented or held for rental to others, without a Letter of Interim Control or a Letter of Compliance, which is contained in either a one to four family building or a condominium building built before 1978.

3) This exclusion does not apply to:
   a. A one family dwelling or a condominium unit owned and occupied by an insured.
   b. A residential unit occupied by an insured in a multi-family building owned by an insured.
   c. A one family dwelling, a residential unit not occupied by an insured in a multifamily building or a condominium unit rented or held for rental to others for which a Letter of Interim Control or Letter of Compliance is in force.

4) The exclusion ceases to apply to any unit for which a Letter of Interim Control or a Letter of Compliance is obtained during the policy period on and after the date such letter is in force.

Lead Poisoning Coverage (MA only)

- For and additional premium coverage may be provided for a residential unit(s) rented or held for rental to others built before 1978 that does not have a Letter of Interim Control or a Letter of Compliance in force.
- The endorsement needs to identify and indicate each unit to which Lead Poisoning Coverage Applies.
- A limit of $100,000 is provided for lead poisoning liability.
Liquid Fuel (Escaped Liquid Fuel Massachusetts only)

The following optional Endorsement is available:

**Section I – Property Remediation for Escaped Liquid Fuel Coverage** - This coverage provides $50,000 per occurrence limit to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises. Covered real property includes land, other than farm land, owned by an insured on which a building or structure is located. This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period. The limit is a “per occurrence” limit and is the most coverage that will be provided for any one occurrence during the policy period regardless of the number of claims made.

**Section II – Limited Escaped Liquid Fuel Liability Coverage** - This coverage provides a $200,000 per occurrence limit to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system from any location insured under the policy. The limit is a per occurrence limit and is the most coverage that will be provided for any one occurrence during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, or the number of bodily injury or property damage claims made.

The Section I limits of $50,000 and Section II limits of $200,000 cannot be purchased separately.

The premiums vary by type of fuel tank(s) that exist. Insureds that are just inquiring about the premiums associated with the coverage can be quoted the following premiums:

<table>
<thead>
<tr>
<th>Liquid Fuel Risk Class Number</th>
<th>Description</th>
<th>Section I</th>
<th>Section II</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>One or more fuel storage containers, tanks, or vessels are partially or completely buried below ground (inside or outside of a building or structure); or</td>
<td>$123</td>
<td>$41</td>
<td>$164</td>
</tr>
<tr>
<td>200</td>
<td>All are completely above ground (inside or outside of a building or structure).</td>
<td>$41</td>
<td>$8</td>
<td>$49</td>
</tr>
</tbody>
</table>

If the insured wants to purchase the coverage, they should complete and sign **Form FN1608 05 10**.

The form gives the choice for the insured to indicate whether the tank is above ground or below ground. The state of MA requires fuel tanks to meet certain qualifications. If the home was built after January 1, 1990 the tanks should be in compliance and the insured will check the first block of the form attesting to this. If the home was built prior to January 1, 1990 the law requires the tanks to be inspected and certified that the tanks are in compliance. In this case, we will require copies of the inspection and certification forms. They are to check the second box and attach the required certification forms.

✓ **Note:**

The signed form and attachments, if required, should be sent to **underwriting@stillwater.com** for review. If underwriting approves the coverage, the endorsement will be processed.
Owned Motorized Golf Cart Physical Loss Coverage

The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured and are:

A. designed to carry up to four people on a golf course for the purpose of playing golf; and
B. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground. Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured’s residence or in or upon the cart off the insured’s residence at the time of loss.

$500 deductible and a $15 minimum premium. Coverage is available to add With collision or without Collision.

✓ Note: The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value.

Golf Cart Liability

✓ Note: There is not an optional Endorsement for Golf Cart Liability because Liability coverage for Golf Carts is automatically provided in all states, for All Forms, as long as the Golf Cart use meets the following guidelines:

A motorized golf cart that is owned by an "insured", designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of:

1. A golfing facility and is parked or stored there, or being used by an "insured" to:
   (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
   (b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
   (c) Cross public roads at designated points to access other parts of the golfing facility;

2. A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.
Owned Snowmobile (Liability)

For an additional premium the policy may be endorsed to provide liability coverage for a snowmobile owned by the insured. All snowmobiles owned by the insured or any insured who is a resident of the household must be declared.

The additional premium applies per snowmobile. Liability coverage offered must match the policy Section II limit.

✓ **Note:** The Make, Model and Serial or Motor Number must be included when requesting this endorsement

<table>
<thead>
<tr>
<th>Available in:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ID</td>
<td>IL</td>
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<tr>
<td>IN</td>
<td>MA</td>
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<td>MO</td>
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<td>WI</td>
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<tr>
<td>VT</td>
<td>WI</td>
</tr>
</tbody>
</table>

Snowmobile Physical Loss Coverage

For an additional premium the policy may be endorsed to provide against physical loss subject to certain exclusions.

There is a charge per $100 of value requested. Coverage is subject to a $50 minimum premium and a $500 deductible

✓ **Note:** The Make, Model and Serial or Motor Number must be included along with the current value of the snowmobile. The value should be the purchase price of the snowmobile or, if not a recent purchase, the current retail value.
Special Personal Property

1) Coverage C Perils Insured Against
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.

2) Coverage C - Special Limits of Liability
The perils insured against under the following categories are broadened from “theft” to “theft, misplacing or losing”:
- $1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.
- $2,500 for loss by theft, misplacing or losing of firearms and related equipment.
- $2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinumplatedware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

3) Water Damage
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.
Home Inspections

Stillwater Insurance performs an exterior property inspection on all HO3 and HO5 Home policies. The following Important Notice of Property Inspection mails out to all policy holders with an HO3 or HO5 Home policy.

STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY

IMPORTANT NOTICE - PROPERTY INSPECTION

Subsequent to the issuance of this policy, an inspection of your property will be conducted. The purpose of this inspection is to confirm the location, square footage, age and condition of your home. Should the inspection disclose any unacceptable hazards or risks, you may be contacted to take corrective action.

As a condition of the issuance of the policy, the inspection of the exterior of the property is required to be completed. The inspection will be performed by a representative of the company that will identify themselves as such a representative prior to initiating the inspection process. Failure to allow the inspection to be performed will result in cancellation of the policy.

If you have any questions regarding the inspection, please contact your agent or our customer service department at the toll free number listed on the front of the policy declarations page.

Note:

When a risk is inspected and remedial problems are noted we will send a letter of “Pre Non-Renewal” to the agent and insured. These notices will list the reason(s) for non-renewal and what the insured may do to remedy the problem. If these noted items are not corrected within the policy period the risk could potentially be a candidate for non-renewal.

Click Next to view a copy of the Inspection Notification Document that mails to the Insured which includes FAQs.

Click here for information on:

- Resolving Inspection Issues
- How to view Reports

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Thank you for selecting Stillwater Insurance Group to provide your property insurance. As part of our normal underwriting process and as a condition of your insurance policy, an inspection of the exterior of your property is required. If you do not allow this inspection to be performed we will be forced to cancel your policy. Please refer to the document called Important Notice – Property Inspection in your policy documents for additional information.

What is an inspection and why do you have to inspect my home?
The inspection of the exterior of your property is a necessary part of our underwriting process to evaluate your home’s eligibility for insurance. The purpose is to confirm the location, square footage, age and condition of your home and premises.

When will the inspection occur?
New Business Inspections:
• New Construction: Recently constructed homes are no longer inspected at New Business. Our definition of recently constructed is a home constructed in the last 2 years.
• High Value Homes: All homes with a value of $750K or higher are inspected regardless of year of construction.
• Colorado, Maryland, New York, and Pennsylvania order the first property inspection upon policy submission.
• In all other states the New Business Inspection is not ordered until we receive the down payment.

Renewal Inspections:
• Inspections are ordered upon policy renewal in the states of Nevada, New Mexico, and Texas. The renewal inspection is ordered on the 1st day of the renewal term.
✓ Note: We reserve the right to inspect any home at other times during the policy period.

Can I make an appointment?
Sorry, but we cannot schedule appointments and the inspector cannot call ahead to make an appointment. However, you do not need to be present and the inspector does not need to go inside your home.

Will the Inspector have to come into my home?
No, the inspector does not need to enter your home.

What if I’m not home?
No problem…you do not need to be home. The inspector will review the exterior of your home and take measurements and photos.

Does the Inspector work for Stillwater?
The inspector works for an independent, licensed company contracted by Stillwater to perform the inspection. Their job is only to inspect the outside of your home, including the front and back yards; they do not make any decisions concerning the eligibility of your home.

What happens if there is a problem?
If the inspection discloses any unacceptable hazards or risks it may be necessary to take action, up to and including issuing a cancellation or non-renewal notice that explains why we cannot continue with your policy.

How do I remedy the problem?
The cancellation or non-renewal notice should explain what the problem is and your agent or we can explain what needs to be done. However, in some cases we may not be able to continue with the policy, although we will give you time to secure a new policy.

Who do I call if I have a question?
If you have any questions regarding the inspection, please contact our customer service department at 1-800-849-6140 or email us at inspections@stillwater.com

Click Next for information on how to resolve inspection issues:
Resolving Home Inspection Issues
Most inspection issues can be resolved by correcting the issue and providing proof of resolution.

Common Inspection issues and resolutions

**Trampoline:** Please provide photos showing the trampoline is located in a fenced yard and is equipped with a safety net.

**Diving Board:** Please provide photos showing the diving board has been removed or submit a signed statement that the diving board has been removed.

**Unfenced Pool:** Please submit a photo illustrating that yard in which the pool is located is completely fenced or the pool itself is enclosed by a permanently installed screen or fence.

**Empty Pool:** Please submit a photo illustrating that the pool has been completely filled.

**Brush:** For H3 policies there must be 400 feet of clearance from brush and 1000 feet of clearance for H5 policies, whether or not you own the property the brush is on.

**Unacceptable Animals:** The insured must provide a written statement illustrating that the animal has been removed.

**Unacceptable Roof Condition:** Roof must be entirely replaced by a licensed contractor. Receipts from the contractor and photos showing the roof replaced are needed for reconsideration.

**Aggressive Dog with Animal Liability Buyback:** Send a signed request to remove ABB if available, if not the dog must be removed.

**Excessive Debris:** The Company will need photos illustrating that the debris has been removed from the risk.

**Remodel/Renovation/Construction:** The Company will need photos of the completed work.

**Vacancy:** Copy of recent utility bill and a signed statement of occupancy from the insured. For Tenant Occupied Dwelling a current signed lease agreement is required.

**Refused Inspection:** New and Renewal polices will require front, back, and side photos of the property.

Inspection Cancels or Non-Renewals
If the agent and/or insured disputes a cancellation and/or non-renewal and the required resolutions have been completed, requests for reconsideration can be submitted to:

inspections@stillwater.com
Fax: 866-877-6366

✓ Note:
- We do not accept faxed photos.
- Please reference the policy number on all correspondence.

No Loss Letters – If reinstatement is approved by the Inspection Department
If a policy is lapsed or expired and a reinstatement is approved by inspections a no loss letter is required and may be accepted up to 30 days after the expiration date of the policy. If approved a signed no loss letter will only be accepted if it is faxed or post marked the same day, it is signed by the insured. If a policy is lapsed greater than 30 days, we will require that the policy be rewritten.

Click here for to view/print the letter:
Use the following steps to view the Inspection Report on the SalesPortal:

1. Click on Inspection Reports
2. Click on the Inspection Report Link
3. View the Report

✓ Note: These reports are not mailed to the insured but reports can be forwarded to the insured upon request.
The 50/50 and 25/25/25/25 pay plans are not available in all states (See the State Selector for more info):
- Virginia has unique due dates: 40/30/30 Due Dates: 30 & 60, 25/25/25/25 Due Dates: 90, 180, 270

<table>
<thead>
<tr>
<th>Pay Plan</th>
<th>New Business or Renewal Date</th>
<th>Payment 2 Policy Term Due Date</th>
<th>Payment 3 Policy Term Due Date</th>
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ACP: Click HERE for more information on Monthly –Automatic Card Payment (ACP) Credit/Debit Card

EFT: Click HERE for more information on the EFT Down Payment and installments.

Fees - State Selector
Click on a state to view state specific Fee information

Click on any of the following tabs for more info on:
- Make a Payment
- Reinstatement Fee
- NSF Fee
- FAQs

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EFT – New Business (Down Payment + 11 installments) 15% Down + Policy Fee

15% of the premium (plus any applicable policy fee) is due when the policy is submitted – except for *Renters HO4 Direct to Consumer Quotes

15% Example:
• **Down Payment** - AZ Policy: $1000 x 15% = $150 + $30 Policy Fee = **$180 Down Payment** (Remaining Balance: $1030 - $180 = $850)
• **Monthly Payment**: Remaining Balance $850 divided by 11 installments = $77.27 + $2 EFT Fee = **$79.27 (Monthly EFT)**

❖ Renters HO4 Direct to Consumer Quote (Down Payment + 11 installments) 4% Down + Policy Fee

4% of the premium (plus any applicable policy fee) is due when the policy is submitted

4% Example:
• **Down Payment** - AZ Policy: $300 x 4% = $12 + $30 Policy Fee = **$42 Down Payment** (Remaining Balance: $330 - $42 = $288)
• **Monthly Payment**: Remaining Balance $288 divided by 11 installments = $26.18 + $2 EFT Fee = **$28.18 (Monthly EFT)**

EFT – Renewal Business (12 Installments)

• The monthly EFT is the (Renewal premium + the Policy Fee divided by 12 + the EFT installment fee (see fee chart)

  ❑ **Example**: AZ Policy: $1000 + $30 Policy Fee = $1030 / 12 = $85.83 + $2 EFT Fee = **$87.83 (Monthly EFT)**

EFT info:
• The final installment may adjust by a few cents due to rounding.
• The monthly withdrawal for future payments will occur on the day of the month the corresponds to the Effective Date of your policy unless the Effective Date falls on the 29th, 30th or 31st of the month, in which case the withdrawal day will be the 1st business day of each month.
• If there is a mid term change the remaining balance will be divided by the number of withdrawals remaining in the term.
• The bank account, from which an EFT withdrawal is being taken, may be changed up to 5 BANKING days prior to the day of the withdrawal. Requests to change the account information should be sent to payments@stillwaterinsurance.com.
• If the EFT amount changes by even one cent, we will mail out an EFT Notification Letter.
  o The insured must be given 15 days written notice prior notice prior to starting a withdrawal payment plan or increasing a withdrawal.
  o If the withdrawal amount is decreasing, the lower amount is withdrawn and a letter is sent to the insured to inform them of the change in the withdrawal amount.
New Business (Payment Schedule)

The Down Payment is the Policy Premium x 15% + the Policy Fee.

Example:

$809 x 15% = $121.35 + $30 fully earned Policy Fee = $151.35

Note:

The initial down payment may round up a few cents. In this example: 5 cents to $151.40.
This is to account for rounding out the remaining balance spread over the remaining payments. This additional rounding total is added to the down payment instead of having a larger payment due at the end of the term.

This will also make the remaining future installments all equal:

The future payments are the remaining premium divided by 10 equal installments plus the Installment fee:

$839 - $151.40 Down Payment = $687.60 divided by 10 = $64.88 + $4 installment fee = $72.76 Payments w/fees. (Fees vary by state)

Renewal Down Payment:

When the Policy renews it will take the full premium (including the policy fee) and divide it equally by 12 monthly installments + the applicable installment $fee.

Renewal Example: $1068 + $30 fully earned Policy Fee divided by 12 = $91.50 + $4 installment fee = $95.50
Reinstatement Fee

Policy Reinstatement Fee

A Reinstatement Fee may apply in some states.

Insured bill policies reinstated after a cancellation due to non-payment of premium may incur a reinstatement fee.

The fee applies to all Home policy types: H3, H4, H5 & H6

• The fee applies to insured billed policies only (mortgagee billed policies are excluded) – a mortgagee billed policy is defined as one with a “Y” in the bill field on the Additional Interest page of an active mortgagee. A policy with a “Y” in the bill field that has a pay plan of EFT, is not a mortgagee billed policy).

• The fee only applies to policies cancelled for non-payment of premium (cancel reasons 14, 93 and 99).

• The fee only applies after the policy is lapsed and a late payment is received (based on the Cash Acceptance Guidelines – which means if the payment is postmarked prior to the lapse date, the policy will reinstate without charging a reinstatement fee. If the payment is postmarked after the lapse date and the policy is reinstated, a reinstatement fee will be charged). The fee is applied to the policy when it reinstates.

On the payment screen the following message is displayed when a policy is reinstated and meets the requirements to charge the fee:

• Amount due includes a reinstatement fee

Fees - State Selector

Click on a state to view state specific Fee information

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An NSF Fee may be charged in some states. The fee applies for insufficient funds fees (NSF) for any payments that are not honored by the bank and returned to us for reasons such as, but not limited to:

- Insufficient Funds
- Stop Payment
- Uncollected Funds
- Customer Advised not Authorized
- Account Frozen
- Closed Account

- These returned payments are considered nonpayment of premium in which the fully earned fee will be applied when the policy is cancelled.
- The NSF fee amount varies by state.
- The fee does NOT apply to payments made by the mortgagee/lender.
- The NSF cancellation notice will show the following verbiage on the remittance stub where the NSF fee is applicable.
  - Since your financial institution did not honor your payment, the amounts shown above include a fee of $xx.xx

Below is an example of how the Payments screen will reflect an NSF fee has been applied.

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Fees - State Selector
Click on a state to view state specific Fee information

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In most states the Fees are the same for all policy forms. Exceptions will be listed.

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Connecticut Healthy Home Fund Surcharge

The state of Connecticut has implemented a new surcharge (code CHH) for all new and renewal Homeowner policies, except HO4 effective 1/1/2019.

This is a mandatory $12 surcharge that will be applied each year and cannot be removed.

The full name of the surcharge is CT Healthy Home Fund

Maryland Fixed Expense Premium

Maryland does NOT have a Policy Fee but there is a unique Fixed Expense Premium for forms HO3, HO5, and HO6:

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<td>HO3 &amp; HO5</td>
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<td>HO4</td>
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</table>

• The Fixed Expense Premium is NOT a Fee but part of the premium. Therefore it is NOT fully earned, and would be returned on a pro-rata basis.

Maryland JIA (Joint Insurance Association) Surcharge

Maryland has authorized the recoupment of an assessment paid to the JIA.

• This assessment is applicable to written premium on home and dwelling fire products. The surcharge is .102% of the written premium. The difference between this assessment recoupment and others, is that others apply to written premium on all transactions, whereas, this assessment recoupment does not apply to pro-rated cancellations and reinstatements.

• This assessment recoupment will display on the Declaration page as JIA SURCHARGE.

• All bills/invoices/EFT letters will contain text “The total policy premium includes a JIA surcharge of $0.00”.

✓ Note: The MD JIA Surcharge expired on 03/31/17.
## Payments

The New Home UI provides a variety of payment options. Click on an option for more information:

- Intend to purchase policy – no payment today
- Monthly – Automatic Card Payment (ACP) Credit/Debit Card
- Monthly EFT withdrawn monthly
- Full Payment – 100% paid now
- 40/30/30 – 40% now + 2 billings of 30% each mailed to client.

### Choose a billing plan

<table>
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<th>Select</th>
<th>Payment Plan</th>
<th>Down Pay</th>
<th>Payments (w/fees)</th>
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<th>Total Cost</th>
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<tbody>
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<td>$ 879.00</td>
</tr>
<tr>
<td></td>
<td>Monthly - EFT withdrawn monthly</td>
<td>$ 151.35</td>
<td>$ 64.51</td>
<td>$ 839.00</td>
<td>$ 861.00</td>
</tr>
<tr>
<td></td>
<td>Full Payment - 100% paid now</td>
<td>$ 839.00</td>
<td>N/A</td>
<td>$ 839.00</td>
<td>$ 839.00</td>
</tr>
<tr>
<td></td>
<td>40/30/30 – 40% now + 2 billings of 30% each mailed to client</td>
<td>$ 353.60</td>
<td>$ 248.70</td>
<td>$ 839.00</td>
<td>$ 851.00</td>
</tr>
</tbody>
</table>
Payments – Pay Now Options

- The Pay Now options include **Full Payment**, **Monthly EFT** or future installments **Billings** that are mailed to the client.
- The down payment must be processed prior to policy submission. The following payment methods are available:
  - Credit/Debit Card
  - EFT (Electronic Check)
  - Agency Trust
- **Note**: Monthly EFT (only the Down Payment can be made via credit/debit card. All future monthly withdrawals must come from a client check or savings account.
- When the payment is completed the **Submission Summary** screen will appear.

### Make a Payment

<table>
<thead>
<tr>
<th>Payment Plan</th>
<th>Deposit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Payment - 100% paid now</td>
<td>$839.00</td>
</tr>
</tbody>
</table>

**Down Payment Details**

<table>
<thead>
<tr>
<th>Payment Amount</th>
<th>Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>$839.00</td>
<td>Credit/Debit Card</td>
</tr>
<tr>
<td></td>
<td>EFT (Electronic Check)</td>
</tr>
<tr>
<td></td>
<td>Agency Trust</td>
</tr>
</tbody>
</table>

---

- Back to New UI Payment Menu
- Back to Table of Contents
Payments – Pay Now Options

Monthly – Automatic Card Payment (ACP) Credit/Debit Card

- The down payment is the Policy Premium x 15% + the Policy Fee (where applicable)

Future Payment Details

- The date can be selected 7 days prior, or 7 days after the policy effective date. The date selection range is unique to Monthly Automatic Card Payment - Credit/Debit Card

For more information, read our ACP Frequently Asked Questions here
Issue policy with no money down

- Payment to follow from Impound/Escrow account.

Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page:
- This option should only be used for New Home Purchases or when there is a Loan Refi with premium to be paid at Closing.
- Click here for more information on this payment option.

What Happens if payment is not received?

- If payment is not received by 10 days after the effective date, a billing for the full premium (plus any applicable policy fee) is mailed to the Lender/Additional Interest and Insured and is due in 15 days.
- If payment is not received by the due date, a non-payment cancel notice will mail out with the required days of legal notice.
- If payment is not received by the due date on the non-payment cancel notice, the policy will cancel.
- If payment from a Lender is received within 90 days of the policy effective date, we will reinstate with no lapse.

- Click here for more information on the invoice Billing options:

Issue policy with no money down – payment to follow from Impound/Escrow account.

- This payment option can be used when the applicant already has an Impound or Escrow account that pays for the insurance. Stillwater does not mail out or send Billing Invoice and Declaration page to the lender.
- Upon submission the Agent should print the Declaration page which will include an invoice and forward to the Lender for payment.
- Click here for information on Policy Submission Summary.
Issue policy with no money Down – Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page.

1. You will be instructed to enter the email address of the lender/escrow officer. Enter the email and hit Send.

2. The Submission Summary will appear when you hit Send.

Submission Summary:

Thank you for allowing Stillwater Insurance Group to be of service to you.
The Quote Reference Number is: NP7771018
To view or print the documents - simply click on the links below:
Policy Declaration Page (PDF)
Application / Underwriting Questions (PDF)
For further questions, please contact Customer Service here.

Activation Requirements:

Thank you for choosing Stillwater Insurance Company to insure the home. The next step is to provide the lender/escrow officer with the information they will need to activate the insurance for this closing.
Please enter the lender/escrow officer's email address below, click on 'send' and we will email the pertinent information to them. Thank you.

Email Address: *

Don't have their email address right now? Click on 'Forward Later' and we will email the 'Activation Requirements' to you now so you can forward it to the lender/escrow officer later.

* Indicates required field

Send | Forward Later

ACTIVATION REQUIREMENTS - HOME INSURANCE

2017-02-02
Our mutual client listed below has chosen to use our homeowners insurance for their upcoming closing.

<table>
<thead>
<tr>
<th>Buyer: John Doe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Address: 11930 W Soledad St, El Mirage AZ 85335</td>
</tr>
<tr>
<td>Dwelling Limit: $123,400</td>
</tr>
<tr>
<td>Deductible: $1,000</td>
</tr>
<tr>
<td>Annual Premium: $555.00</td>
</tr>
<tr>
<td>Quote Reference Number: NP777666</td>
</tr>
<tr>
<td>Company: Stillwater Insurance Company: AM Best A: Excellent</td>
</tr>
</tbody>
</table>

To activate the insurance and receive the Evidence of Insurance and an Invoice for closing please send your request to:
eic@Stillwater.com
Or Fax to (888)333-2490

***Items needed on the request: Bank Name, Address, Loan Number, Vesting and Effective Date***

Please call or email us if you have any questions.

Sincerely,

Stillwater Insurance Services, Inc
Phone: (888)333-2120
Email:
Send Invoice (Rollover)

We define a “Rollover” as converting from one insurance company to another, typically at the expiration of the policy.

The option to send a billing invoice should only be used when coverage from an existing carrier is currently in force, and there is sufficient time to bill and receive payment before the expiration date.

- Stillwater will send invoices to the mortgage company (must be greater than 21 days to effective date).
- Stillwater will send invoices to the insured (must be greater than 10 days to effective date).

Depending on which option is selected, a Billing Invoice will be mailed to the Lender or to the Insured.
- The desired effective date should always be a future date to allow time for the invoice to mail, and to allow time for payment to be received. We recommend at least 21 days for Lenders and at least 10 days for Insureds.
- The payment must be sent or post marked on or before the requested effective date.
- Payments sent or post marked after the desired effective date will result in a lapse of coverage.
- Home and Condo will send the invoice to the Mortgage Company with a copy to the insured. Therefore Mortgage company information is required when the option to send invoices to the mortgage company is selected. If the Mortgage Company information was not previously entered on the Additional interest page the following edit will appear:

- Current Insurance Information entry is required:

<table>
<thead>
<tr>
<th>Current Insurance Information</th>
<th>State Farm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expiration Date of Current Insurance</td>
<td>02/06/2017</td>
</tr>
<tr>
<td>Policy Number of Current Insurance</td>
<td>1234566</td>
</tr>
</tbody>
</table>

LAPSE IN COVERAGE WILL OCCUR IF PAYMENT IS NOT POST MARKED PRIOR TO EXPIRATION

When Start Billing is selected the quote will navigate to the Submission Summary page.

- Please note NO POLICY has been issued yet
- Upon receipt of payment, we will issue the policy
- If payment is received after the expiration of the current policy we will have to issue with a lapse.

Submission Summary

Thank you for allowing Stillwater Insurance Group to be of service to you.

Please note this is not a policy until payment is received

The Quote Reference Number is: AH1023825

For further questions, please contact Customer Service here.
Submission Summary

When the Payment section is completed the Submission Summary screen will appear. The Summary will provide:

- Policy Number
- Policy Declaration Page (PDF) which may include a billing invoice if no down payment is taken.
- Application / Underwriting Questions (PDF)

**Note:** If the Send Invoice payment option is selected the Submission Summary will list a Quote Number not a Policy Number. Policy Declarations are only available for submitted policies.
Service Feature Billing

The SalesPortal: provides an online payment option.

1. Locate the policy in your list of clients and select Billing from the drop down menu. The Billing Feature allows the user to:
   - Make a Payment
   - View Billing History
   - View a Payment Schedule
   - Endorse Policy
Service Feature
How to Print a Dec Page

A Declaration Page with a Billing Invoice can be printed from the Customer Management Page.

1. Select Print Dec Page from the drop down menu.

2. Click on the View Policy Declarations Page tab.
**Service Feature**

**Policy History** is an archive of all Documents mailed to the insured and it also includes links to Valuation Reports (that are not mailed to the insured).

1. To view a Document click on **Policy History** from the drop down select menu.
2. Click on the desired document to view/print.
Service Feature
How to Print a Dec Page

A Declaration Page with a Billing Invoice can be printed from the Customer Management Page.

1. Select **Print Dec Page** from the drop down menu.

2. Click on the **View Policy Declarations Page** tab.
Home Replacement Cost Valuation (HO3, HO5)

Verisk 360Value®

Introducing 360Value® for Replacement Cost Coverage

On May 27, 2020 we introduced a new process for calculating the estimated replacement cost for home and dwelling fire insurance policies. With 360Value you will have an enhanced homeowner’s underwriting and quoting process.

A better, agent driven experience. The new business process is streamlined and speeds up the transaction with reliable prefill for quick premium calculations.

Accurate estimations. 360Value is a true component-based replacement cost estimating system. Utilizing information related to the location, structure size, construction type, and features - it produces a detailed estimate of the cost to rebuild. 360Value bases its replacement cost estimates on the methodology and database of Xactimate®, Xactware’s industry-leading property claims-estimation system. The Xactimate system is used by more claims adjusters than all other claims-estimation systems combined.

Data captured by verifying information. Get the most out of your valuable time by simply verifying the pre-filled, reliable data as opposed to manually entering property characteristics.

The integration with comparative raters, ability to modify coverage and gain access to the reports works the same way as it does today. Take a sneak peek at our new process and how this will impact your existing quote:

The following tabs provide more information on the transition to Verisk 360Value®

Minimum Replacement Cost Values

- If the replacement cost on 360Value® is greater than our new minimum calculated replacement cost, we will use 360Value®.
- If the replacement cost on 360Value® is less than our new minimum calculated replacement cost, we will use the Minimum Replacement Value calculations shown below:

If the Minimum Replacement Cost from Verisk 360Value® is less than 100 per Square foot + garage, then we will use the $100.00 per square foot plus any garage/carport calculation.

There are two components to the Minimum Replacement Cost calculation:

1. **Home**
2. **Garages/Carports**

The minimum replacement cost for GARAGES will be based on $100.00 per square foot plus 1/3 of the replacement cost for any garages. We are calculating each garage as 288 square feet. See example below:

Square Feet = 2000 x $100.00 = $200,000.00
2 Garages = 576 square feet x $100.00 = $57,600 x .33 = $19,008.00
Add $200,000.00 + $19,008.00 = $219,008.00 – MINIMUM REPLACEMENT COST rounded = $219,000.00

The minimum replacement cost for CARPORTS will be based on $100.00 per square foot plus 10% of the replacement cost for the # of carports.

Square Feet = 2000 x $100.00 = $200,000.00
2 Garages = 576 square feet x $100.00 = $57,600 x .10 = $5,760.00
Add $200,000.00 + $5,760.00 = $205,760.00 – MINIMUM REPLACEMENT COST rounded = $205,800.00

Please click here to view unique California Replacement 2011 Regulations.
The CA Replacement Cost Regulations went into effect on June 27, 2011

Summary of Regulations.

Training/CE Requirement
After June 27, 2011 every resident licensee (agent, brokers and CSRs) must complete 3 hours of training on HO insurance valuation prior to making any estimate of HO replacement cost for a consumer. In other words, after June 27 an agent or broker providing a replacement cost estimate to a consumer without having completed the 3-hour training will be violating the regulations. Approved courses are listed on the DOI web site at [http://interactive.web.insurance.ca.gov/providercourselookup/index.jsp](http://interactive.web.insurance.ca.gov/providercourselookup/index.jsp)

This list is easily found using the Agents & Brokers pull-down menu from the home page of the Department’s web site.

Basic Rule
Under California law, the final responsibility for determining the amount of insurance that should be purchased rests with the consumer. Therefore be sure to apply this Basic Rule: Never provide a guarantee or assurance that the amount of insurance purchased is enough to rebuild the home in the event of a loss.

Don’t over-commit or make the decision for the client
Be careful not to assure the client that they have sufficient coverage, because this could end up in an E&O claim if the policy limits aren’t sufficient to rebuild the home. If the client asks “Do I have enough coverage?” or “How much coverage do I need?” you should explain that ultimately the client needs to determine how much coverage they need. Of course, you can help by using [360Value®](http://www.360value.com) to review the unique features and finishes in their home, but the bottom line is that the client must make the final decision about the amount and adequacy of coverage.

Replacement Cost Summary
California resident licensees (agents, brokers and CSRs) are required to provide the applicant or insured with a copy of the Homeowner Notice used to rate the policy according to the following rules:

1. If you review replacement cost with an applicant or insured, you must provide the Homeowner Notice (estimate of replacement cost) to them at the time the estimate is communicated.

2. If the replacement cost is reviewed on the phone with an insured you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of the phone call.

3. If the replacement cost is reviewed on the phone with an applicant you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of when they agree to buy the policy.

4. If the applicant or insured doesn’t buy the policy then the Homeowner Notice (estimate of replacement cost) doesn’t have to be provided.

**Stillwater** will not mail or provide the Homeowner Notice directly to the applicant or insured, as it’s the licensee’s responsibility to do this.

Policies Affected
The Regulations apply to 1-4 family residential dwellings. They exclude tenant’s policies, policies covering individually-owned mobile homes, policies covering individually-owned manufactured homes, renter’s policies, and condominium policies that do not provide dwelling structure coverage.

File Records/Documentation
Agents are required to maintain specific records about the Replacement Cost Estimate. These records include:

1) The “status” of the person making the estimate (e.g., insurance agent, contractor, appraiser, etc.);
2) The name and address of the estimator;
3) The source from which or method by which the estimate was prepared (e.g. [360Value®](http://www.360value.com)); and
4) Copies of any reports, such as inspection reports, used to prepare the estimate.

These documents must be maintained for five years after termination of the policy. Documents do not need to be maintained for applicants who are not subsequently issued a policy.

Summary
1) Complete the required 3-hour training.
2) Never guarantee that a particular amount of coverage is “enough”.
3) When using [360Value®](http://www.360value.com), be sure to follow our instructions exactly.
4) Keep all records associated with generating the replacement cost estimate.
Endorsements

Endorsements can be processed using the **Endorse Policy** option on the SalesPortal. Please click on an Endorsement type for additional details:

- Correct Effective Date of Policy
- Cancel Policy – Insured Request
- Correct Cancel Date of Policy
- Modify Coverage on Policy
- Correct First and Middle Name (or initial) of Named Insured
- Update Additional Named Insured
- Update Property Unit/Apartment # (HO4, HO6)
- Update Property Address (HO4 Renters only)
- Modify Mortgagees (HO3, HO5, HO6)
- Modify Additional Interest (HO4 Renters only)
- Update Mailing Address
- Update Insured Email Address
- Change Pay Plan to Monthly Bank Withdrawal (EFT)
- Update Bank Account Information for Monthly Payments
- NOT available for all users

Select the Endorsement from the list of available options on the SalesPortal.

 ✓ Note: The endorsement options listed below vary by policy type and policy status. If you don’t see the option you are looking for, please contact Customer Service.

### Online Endorsement Options by Policy Form

<table>
<thead>
<tr>
<th>Home HO3 &amp; HO5</th>
<th>Condo HO6</th>
<th>Renters HO4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correct Effective Date of Policy</td>
<td>Correct Effective Date of Policy</td>
<td>Correct Effective Date of Policy</td>
</tr>
<tr>
<td>Cancel Policy – Insured Request</td>
<td>Cancel Policy – Insured Request</td>
<td>Cancel Policy – Insured Request</td>
</tr>
<tr>
<td>Correct Cancel Date of Policy</td>
<td>Correct Cancel Date of Policy</td>
<td>Correct Cancel Date of Policy</td>
</tr>
<tr>
<td>Modify Coverage on Policy</td>
<td>Modify Coverage on Policy</td>
<td>Modify Coverage on Policy</td>
</tr>
<tr>
<td>Correct First and Middle Name (or initial of Named Insured)</td>
<td>Correct First and Middle Name (or initial of Named Insured)</td>
<td>Correct First and Middle Name (or initial of Named Insured)</td>
</tr>
<tr>
<td>Update Named Insured</td>
<td>Update Named Insured</td>
<td>Update Named Insured</td>
</tr>
<tr>
<td>Update Additional Named Insured</td>
<td>Update Additional Named Insured</td>
<td>Update Additional Named Insured</td>
</tr>
<tr>
<td>Modify Mortgagees</td>
<td>Update Property Unit/Apartment #</td>
<td>Update Property Unit/Apartment#</td>
</tr>
<tr>
<td>Update Mailing Address</td>
<td>Update Mailing Address</td>
<td>Update Mailing Address</td>
</tr>
<tr>
<td>Update Insured Email Address</td>
<td>Update Insured Email Address</td>
<td>Update Insured Email Address</td>
</tr>
<tr>
<td>Update Bank Account Information for Monthly Payments</td>
<td>Update Bank Account Information for Monthly Payments</td>
<td>Update Bank Account Information for Monthly Payments</td>
</tr>
</tbody>
</table>

We recommend that you use on the SalesPortal to process changes whenever possible, but you may also submit changes via: **Fax** or **Email** or **Phone**.

Fax: 1-866-877-6355
Email: ins@stillwater.com
Phone: 1-800-849-6140

Requests made via fax or email will be processed within 1 - 2 business days.

We cannot process reductions in coverage or higher deductibles over the phone. These must be requested in writing or processed by the agent on the SalesPortal.
Correct Effective Date

The effective date on an active policy can be changed or corrected. Use the following steps to Correct the Effective Date of Policy:

1. Select Endorse Policy
2. Click on Correct Effective Date of Policy
3. Enter the New Effective Date and add a Reason for the Effective Date Change.
   ✓ Note: If the date entered is outside the date parameters you will receive an edit:

   ![Message from webpage]
   New Effective Date must be greater or equal to 02/13/2015

4. Click on the Update Effective Date tab to complete.
   • Any funds will automatically transfer to the new policy number.
   • If you are unable to process the request please contact Customer Service.

Endorse Policy

NH4003370

Correct Effective Date of Policy
Modify Coverage on Policy
Cancel Policy Insured Request
Modify Coverage on Policy
Update Additional Named Insured
Modify Mortgagees
Update Mailing Address
Update Insured Email
Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don’t see the option you are looking for, please contact Customer Service. Click on the option to proceed. Click Back to return to the Dashboard.

Back to Endorsement Menu
Back to Table of Contents
Cancel Policy - Insured Request

- The Cancel option does not allow a back date cancel.
- If you are unable to process the cancellation please email or fax the request for processing.
- Mid term cancellations are calculated on a pro rata basis.
- We will compute any additional or return premium pro rata. If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Use the following steps to Cancel the policy:
1. Select **Endorse Policy**
2. Click on **Cancel Policy – Insured request**
3. Enter the **Cancellation Date** and add a **Cancel Note**.
   ✓ **Note**: If the date entered is outside the cancel date parameters you will receive an edit:
4. Click on the **Cancel Policy** tab to complete the process.
   - The policy number will show as cancelled.
   - If you are unable to process the request, please contact customer service.

**Endorse Policy**

NH4003370

Correct Effective Date of Policy
Modify Coverage on Policy
Cancel Policy Insured Request
Modify Coverage on Policy
Update Additional Named Insured
Modify Mortgagees
Update Mailing Address
Update Insured Email
Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don’t see the option you are looking for, please contact Customer Service. Click on the option to proceed. Click Back to return to the Dashboard.

**CANCEL POLICY - NP4001400**

Policy Type: Home-H3
Term Effective Date: 03/29/2015
Term Expiration Date: 03/29/2016
Cancellation Date: [ ]

Cancel Notes for System:

When you have finished, click Cancel Policy. If you do not wish to cancel the policy at this time, click Do Not Cancel Policy.

[Do Not Cancel Policy] [Cancel Policy]
**Policy Cancellation Guidelines**

- **Cancel Policy – Insured Request.** This can be done within 30 days of the original policy effective date and backdated up to 60 days or to the term quote date, whichever is later.
- **Property policy endorsement requests and cancellation requests can be honored 30 days earlier than the date received. If the request needs to be processed back farther than 30 days, documentation needs to be submitted to support the date requested.**

**Flat Cancellation Request Guidelines (guidelines as of 02/20/2017):**

1. **Flat Cancel/back date requests for all “in force” policies now require the following documentation:**

   **Home, Condo, Dwelling Fire:**
   - **Documentation from escrow, the closing company/attorney, the lender or another legal entity that:**
     - The home sale did not close.
     - The loan did not fund.
     - The policy was issued in error. *(If an internal error we will require the approval of and reason from a manager)*
   - **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
     ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

   **Renters (HO4)**
   - Copy of lease agreement (showing address different than the insured location).
   - Letter from the landlord advising the insured did not move in or they moved out.
   - **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
     ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

2. **Future Policy Effective Date (All Forms)**
   - If the policy has a **future effective date**, the policy can be cancelled flat without any supporting documentation.

Back to Endorsement Menu
Update Additional Named Insured (ANI)

Named Insured (NI) is defined as the person the policy is written in the name of who has a legal and financial interest, by title, deed and/or mortgage, in the auto, property or address being covered. This person is also the auto or property owner.

Additional Named Insured (ANI) is defined as a person who has a legal and/or financial interest, by title, deed, mortgage and/or marriage to the Named Insured, if a resident of the same household.

- The feature to update Additional Named Insured (ANI) has been disabled for all external users/agents.
- This endorsement feature is available on the SalesPortal for internal users ONLY.
- To update/add an ANI please contact our Customer Service department via phone or online chat, or send your requests to underwriting@stillwater.com.
  * (when documentation is required).

When can the ANI be added/updated over the phone or via online chat?
We can add the ANI verbally or via chat if they are a spouse with the same last name as the Named Insured.
We will need the following to add:
1. First and Last Name
2. Date of Birth
   ➢ Adding a spouse without the same last name is acceptable, if requested within 30 days of new Business effective date.

❖ When do we require documentation?
if requested after 30 days of new Business effective date
If the ANI has a different last name than the Named Insured the request must be emailed to underwriting@Stillwater.com.
We will need the following to add:
1. First and Last Name
2. Date of Birth
3. Documentation to confirm the validity of the change, for example a copy of the title or deed.

Summary
Unexpected or life-changing events happen to our policyholders. Wherever legally and technically possible we will try to accommodate these changes to enable the policies to remain in-force. We will make every effort to accommodate and retain clients when they encounter life events that require or force a change in the insurable interests on their policy. But because a change in the ANI can have significant legal consequences, we may require documentation to confirm the validity of the requested change.

✦Back to Endorsement Menu
✦Back to Table of Contents
The following changes can be processed by using the **Endorse Policy** option on the SalesPortal. Please see the following Policy Change Guidelines for the following Endorse Policy options:

### Update Property Unit/ Apartment #
- The option to update a unit or apartment number is only available on **HO4 Renters and HO6 Condo** policies.
- This option should only be used if the street address is the same and only the unit number is changing.

### Update Property Address
- The option to update a property address is only available on **HO4 Renters** policies.
- The update address must be in the same state as the current **HO4** policy.
- State to state moves require a new policy.
- Updating an address can result in a change of policy premium.
- Please click [here](#) to view additional information on updating a future effective address change on **HO4 (Renters policies)**.

### Modify Mortgagees
- Mortgagee information can be added using this option.
- This includes standard and reverse Mortgagee entry.
- ✓ **Note:** Personal/Private loan and lenders are ineligible

### Modify Additional Interest
- The option to Modify an Additional Interest is only available on **HO4 Renters** policies.
- The Additional Interest (example: leasing company) is added using this option.
- The **Additional Interest** is added as a **C – Certificate Holder** and will receive mailed notification.
- The certificate holder cannot make changes to the policy.
- Click [here](#) for more information on **Certificate Holders**.

### Update Mailing Address
- The mailing address can be updated using this option.
- Output is not generated when this type of change is processed via the SalesPortal.
- Please click [here](#) to view additional information on adding an **international mailing address**.

### Update Insured Email Address
- The Insured Email address can be updated using this option.
- Output is not generated when this type of change is processed via the SalesPortal.

### Correct Cancel Date of Policy
- Some insured request cancelled policies can have the Cancellation Date amended using this Endorsement feature on the SalesPortal.
- The corrected cancel date must fall between the Current Term Effective date and the current cancel date.
- If you are unable to amend the date on the SalesPortal or do not have this option please email or fax the request for processing.

**Back to Endorsement Menu**

**Back to Table of Contents**
Updating a future effective address change on HO4 (Renters policies)

If the insured has an HO4 (Renters Policy) and is moving to a different address in the near future there is a process for creating an amended declaration page showing a future effective address change. Use the following steps:

1. The agent will add a mailing address via the SalesPortal to match “current” place of residence.
2. The agent will contact Stillwater customer service to endorse the new address policy using our internal operating system (AS400).
3. When relocation occurs, the agent will use the SalesPortal to remove the Mailing address record.

✓ Note: This process is only applicable for in-state moves. For moves out of state, a new application should be submitted and Underwriting notified.

Adding an international mailing address

All requests to add an “International Mailing Address” must be processed internally by a Stillwater CSR/Processor.

Please contact customer service to process this request.

1. The Stillwater CSR/Processor will add a “Mailing Address” as follows:

   PO BOX 45126
   JACKSONVILLE FL 32232-5126

✓ Note: This address will be added internally using either via the SalesPortal or via the AS400, and will appear as the mailing address for all policies that mail internationally.

2. (Internal) Stillwater CSR/Processor will add a B Note: and label it as “Out of Country Mailing Address.” This note will include the complete international address that the output will be mailed to.

3. All policies that use the above PO BOX are automatically flagged to the Stillwater mail room. The mailroom staff will use the address entered on the B Note and will prepare the documents for international mailing.
Correct First and Middle Name (or initial) of Named Insured

Enter the desired Name Update information and click on Save.
Check the box next to any policy you want updated.
Then click on OK to complete the endorsement.
**Modify Coverage on Policy**

- Policy coverages can be modified via the SalesPortal.
- All the coverage that was available when the policy was quoted can be changed via the Modify Coverage on Policy option.
- This includes Scheduled Personal Property.

Use the following steps to Modify Coverage:

1. Select Endorse Policy
2. Click on Modify Coverage on Policy
3. Enter the Effective Date and Click on the Continue tab

**Endorse Policy**

NH4003370

Correct Effective Date of Policy
Modify Coverage on Policy
Cancel Policy Insured Request
Modify Coverage on Policy
Update Additional Named Insured
Modify Mortgagees
Update Mailing Address
Update Insured Email
Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don’t see the option you are looking for, please contact Customer Service. Click on the option to proceed. Click Back to return to the Dashboard.

Click on the Next arrow to view the Modify Coverage Endorsement screen.
The **Modify Coverage** screen is very similar to the Coverage screen on the Home Quote.

**Use the drop down select arrows to select or change coverages.**

The screen provides the ability to change various policy coverages including:

1. Deductible
2. Policy Coverages including:
   - Coverage A Dwelling
   - Coverage C Personal Property
   - Coverage D Loss of Use
   - Coverage E Personal Liability and Coverage F Medical Payments

   ✓ **Click here** to view coverage restriction guidelines for Coverage A and C on Home, Condo, and Renters policies.

3. Other Optional Policy Endorsements.
   - **Click here** to view an Endorsement Listing.

4. There is a **Customize Replacement Cost** feature that provides an interface with Verisk which can be used to calculate Home Replacement Cost Valuations with greater accuracy.
   - **Click here** for more info on the Verisk interface

5. **SPP – Scheduled Personal Property**
   - **Click here** for more info on the SPP requirements

**Back to Endorsement Menu**

**Back to Table of Contents**
The following Coverage guidelines only pertain to the modification of coverage on existing policies:

<table>
<thead>
<tr>
<th>Coverage A</th>
<th>HO3/HO5</th>
<th>HO4</th>
<th>HO6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agents are restricted via the SalesPortal to a maximum increase of 30% above the Homes calculated replacement cost.</td>
<td>Coverage C</td>
<td>Agents can update Coverage C up to $150,000.</td>
<td>Coverage A</td>
</tr>
<tr>
<td>Underwriting approval is required for all requests above 30% and may be submitted to <a href="mailto:Underwriting@Stillwater.com">Underwriting@Stillwater.com</a></td>
<td></td>
<td></td>
<td>Agents are restricted via the SalesPortal to increase Coverage A up to 30% of the current Coverage A Value.</td>
</tr>
<tr>
<td>Coverage change requests on homes valued at 750K or higher require underwriting approval. Click HERE for more info.</td>
<td>✓ Example: Current value of $100,000 can be increased up to $130,000.</td>
<td>✓ Underwriting approval is required for requests over 30% of the current Coverage A value, and should be emailed to <a href="mailto:Underwriting@Stillwater.com">Underwriting@Stillwater.com</a></td>
<td></td>
</tr>
<tr>
<td>Click here for additional information on how 360Value® can be used to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.</td>
<td>✓ All requests submitted to underwriting must include written detailed justification for the increase. Valid justification would be receipt of appraisal or loan documents. We will allow Coverage A to be no more than 30% of appraised or loan value.</td>
<td>✓ Underwriting will verify if a master policy is in place. Coverage requests for the full loan amount normally indicates that there isn't a Master Fire policy which would require an HO3 form.</td>
<td></td>
</tr>
</tbody>
</table>

Coverage C
The value for Coverage C Personal property can be adjusted to a maximum of 75% of the Coverage A amount.
Updating a future effective address change on HO4 (Renters policies)

If the insured has an HO4 (Renters Policy) and is moving to a different address in the near future there is a process for creating an amended declaration page showing a future effective address change. Use the following steps:

1. The agent will add a mailing address via the SalesPortal to match “current” place of residence.

2. The agent will contact Stillwater customer service to endorse the new address policy using our internal operating system (AS400).

3. (Internal) Stillwater CSR/Processor will use today’s date for client record update and effective date of move for endorsement date – this is the effective date the policy rating will be updated. Using the correct date is critical to the accuracy of this process.

When endorsing the policy, the Stillwater CSR/Processor will clear the location code details so the correct rating is brought forward for the new address. The Stillwater CSR/Processor will add a note which will include details on requestor, reason, dates.

4. When relocation occurs, the agent will use the SalesPortal to remove the Mailing address record.

✓ Note: This process is only applicable for in-state moves. For moves out of state, a new application should be submitted and Underwriting notified.

Adding an international mailing address

All requests to add an “International Mailing Address” must be processed internally by a Stillwater CSR/Processor.

Please contact customer service to process this request.

1. The Stillwater CSR/Processor will add a “Mailing Address” as follows:

PO BOX 45126
JACKSONVILLE FL  32232-5126

✓ Note: This address will be added internally using either via the SalesPortal or via the AS400, and will appear as the mailing address for all policies that mail internationally.

2. (Internal) Stillwater CSR/Processor will add a B Note: and label it as “Out of Country Mailing Address.” This note will include the complete international address that the output will be mailed to.

3. All policies that use the above PO BOX are automatically flagged to the Stillwater mail room. The mailroom staff will use the address entered on the B Note and will prepare the documents for international mailing.
Change Pay Plan to Monthly Bank Withdrawal (EFT)

Steps:
1. From Endorse Policy, select: Change Pay Plan to Monthly Bank Withdrawal (EFT)
2. Enter the New Bank Account information
   - Clicking "EFT Authorization" opens the New Business "Electronic Debit Authorization & Confirmation". This will be replaced by a new Confirmation that will include the EFT disclosures.
   - To accept the changes, check the box against “The Insured confirms that he or she agrees to electronic debit, and the Terms and Conditions.”
   - Then Click Save
3. Pay Plan change Confirmation

Endorse Policy
NH4003370
Correct Effective Date of Policy
Modify Coverage on Policy
Cancel Policy Insured Request
Modify Coverage on Policy
Update Additional Named Insured
Modify Mortgages
Update Mailing Address
Update Insured Email
Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don't see the option you are looking for, please contact Customer Service. Click on the option to proceed. Click Back to return to the Dashboard.

Note:
- If a policy is within 15 days of expiring, the option to Change Pay Plan to Monthly Bank Withdrawal (EFT) will NOT be displayed
- If the policy is already on EFT, the option will NOT be displayed.
- If there is a problem with the routing or account # a message will display.
Update Bank Account Info for Monthly Payments

Steps:
1. From Endorse Policy, select: Update Bank Account Information for Monthly Payments
2. Enter the New Bank Account information
   - Clicking “EFT Authorization” opens the New Business “Electronic Debit Authorization & Confirmation”. This will be replaced by a new Confirmation that will include the EFT disclosures.
   - To accept the changes, check the box against “The Insured confirms that he or she agrees to electronic debit, and the Terms and Conditions.”
   - Then Click Save
3. EFT Account Information Change Confirmation

Endorse Policy

NH4003370

Modify Coverage on Policy
Cancel Policy Insured Request
Modify Coverage on Policy
Update Additional Named Insured
Modify Mortgages
Update Mailing Address
Update Insured Email
Update Bank Account Info for Monthly Payments

If you don’t see the option you are looking for, please contact Customer Service. Click on the option to proceed. Click Back to return to the Dashboard.
All applications are to be submitted via our website.

Responses to the various Home Quote Detail Questions during the quote process will advise of underwriting eligibility conflicts. The producer does NOT have the authority to submit coverage for any property exhibiting a conflict with one or more of the characteristics shown in our Underwriting Guidelines.

However, the Company may be contacted for prior approval regarding acceptability. Policy submission is subject to acceptance of the risk based on the Company Exposure Management Plan. All such requests must be emailed to: underwriting@stillwater.com for consideration.

Underwriting guidelines can vary by State and Policy form. Please click on any topic listed below to view specific Underwriting Guidelines:

Applicant / Policy Holder
- Prior Insurance
- Claim Loss History
- CLUE Reports
- Financial Status – NCF Reports
- Insurable Interest
- Named Insured Definition Chart
- Additional Insured/Certificate Holder
- 3rd Party Notifications CA & CT
- Name Change Guidelines
- Conservatorship
- Death of a Named Insured or Additional Named Insured

Dwelling & Residence Premises
- Age of Home
- Commercial Storage Containers
- Construction Type (ineligible)
- Course of Construction (Remodeling & Renovation)
- Foundation Requirements
- High Value Homes
- Home Value / Replacement Cost
- Maintenance / Pride of Ownership
- Occupancy HO3/HO5
- Occupancy HO4
- Occupancy HO6
- Ownership Corporate Owned Condo HO6
- Ownership Condo For Sale
- Other Structures
- Personal Property/Storage Facility
- Policy Value States
- Roof Cover Types
- Solar Panels
- Solid Fuel Burning Appliances
- Utility Requirements
- Vacant Properties

Exposures / Location
- Animals (Animal Liability)
- Attractive Nuisances
- Brush Forest Area
- Fire Protection
- Home Business
- Home Day Care
- Pools
- Protection Class
- Trampolines
- Unsecured Personal Property
- Vehicles
The following is a list of Endorsements that should be sent to Underwriting for processing:

- Some Customize Replacement Cost reduction changes: Click HERE for more info on RCE changes
- Increase for Other Structures
- High Value Dwelling changes
- SPP (Scheduled Personal Property) requests
- Adding/removing Additional Insureds
- Removing Named Insured due to death, or exception request
- Removing Additional Named Insured
- All trusts, except for the NI’s own family trust (i.e., John Smith, John Smith Family Trust)
- Address corrections other than the house number
- Reinstatement after the cancel date
- Wind Mitigation Credits
- Occupancy changes on HO6
- HO4 Coverage C increases over 150k
- HO3/HO5 Coverage A increases over 30%

Home Underwriting:
- Fax: (866)290-2667
- Email: underwriting@stillwater.com

Back to Endorsement Menu
Back to Underwriting Menu
Back to Table of Contents
Coverage A Change Guidelines

Please follow these guidelines if you receive a request to Change the Coverage A Value

If the request is to decrease coverage because the current Coverage A is higher than the Verisk RCE:

• Verify with the insured that all characteristics of the home are correct, print the RCE, have the insured sign and submit with a request to decrease to RCE.
• If changes need to be made, print the RCE, have the insured sign and submit with a request to Underwriting to decrease to the corrected RCE.

If the request is to decrease coverage below the current Verisk Replacement Value:

• Verify with the insured that all characteristics of the home are correct. If so, advise coverage cannot be decreased.
• If changes need to be made, print the Verisk RCE, have the insured sign and submit with a request to Underwriting to decrease to the corrected Verisk RCE.

The only other two characteristics where proof is required are Square Footage that is lower than what the county has listed and Year Built.

Home Underwriting:
• Fax: (866)290-2667
• Email: underwriting@stillwater.com
Prior Insurance

The California Home HO5 form requires continuous prior insurance coverage with no lapse for the past 36 months.

Effective 11-03-16:

The following question will only appear on California HO5 Home quotes:

Has the applicant experienced a lapse in coverage during the past 36 months? [If "Yes", risk is Prohibited]

California HO5 is the only Home type that requires prior insurance.
Claim Loss History

The Claim Loss History Experience review period is **36 months** or **60 months**.

Click on a state to review state specific Claim Acceptance Guidelines.

<table>
<thead>
<tr>
<th>State</th>
<th>Loss Experience period</th>
<th>State</th>
<th>Loss Experience period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>60 months</td>
<td>Montana</td>
<td>60 months</td>
</tr>
<tr>
<td>Alaska</td>
<td>60 months</td>
<td>Nebraska</td>
<td>60 months</td>
</tr>
<tr>
<td>Arizona</td>
<td>60 months</td>
<td>Nevada</td>
<td>60 months</td>
</tr>
<tr>
<td>Arkansas</td>
<td>60 months</td>
<td>New Hampshire</td>
<td>60 months</td>
</tr>
<tr>
<td>California</td>
<td>60 months</td>
<td>New Jersey</td>
<td>60 months</td>
</tr>
<tr>
<td>Colorado</td>
<td>60 months</td>
<td>New Mexico</td>
<td>60 months</td>
</tr>
<tr>
<td>Connecticut</td>
<td>60 months</td>
<td>New York</td>
<td>60 months</td>
</tr>
<tr>
<td>District of Col.</td>
<td>60 months</td>
<td>North Carolina</td>
<td>60 months</td>
</tr>
<tr>
<td>Delaware</td>
<td>36 months</td>
<td>North Dakota</td>
<td>60 months</td>
</tr>
<tr>
<td>Florida</td>
<td>See FL Page</td>
<td>Ohio</td>
<td>60 months</td>
</tr>
<tr>
<td>Georgia</td>
<td>60 months</td>
<td>Oklahoma</td>
<td>60 months</td>
</tr>
<tr>
<td>Hawaii</td>
<td>36 months</td>
<td>Oregon</td>
<td>60 months</td>
</tr>
<tr>
<td>Idaho</td>
<td>60 months</td>
<td>Pennsylvania</td>
<td>60 months</td>
</tr>
<tr>
<td>Illinois</td>
<td>60 months</td>
<td>Rhode Island</td>
<td>60 months</td>
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<tr>
<td>Indiana</td>
<td>60 months</td>
<td>South Carolina</td>
<td>60 months</td>
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<tr>
<td>Iowa</td>
<td>60 months</td>
<td>South Dakota</td>
<td>60 months</td>
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<tr>
<td>Kansas</td>
<td>60 months</td>
<td>Tennessee</td>
<td>60 months</td>
</tr>
<tr>
<td>Kentucky</td>
<td>60 months</td>
<td>Texas</td>
<td>36 months</td>
</tr>
<tr>
<td>Louisiana</td>
<td>60 months</td>
<td>Utah</td>
<td>60 months</td>
</tr>
<tr>
<td>Maine</td>
<td>60 months</td>
<td>Vermont</td>
<td>60 months</td>
</tr>
<tr>
<td>Maryland</td>
<td>36 months</td>
<td>Virginia</td>
<td>60 months</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>60 months</td>
<td>Washington</td>
<td>60 months</td>
</tr>
<tr>
<td>Michigan</td>
<td>60 months</td>
<td>West Virginia</td>
<td>60 months</td>
</tr>
<tr>
<td>Minnesota</td>
<td>60 months</td>
<td>Wisconsin</td>
<td>60 months</td>
</tr>
<tr>
<td>Mississippi</td>
<td>60 months</td>
<td>Wyoming</td>
<td>60 months</td>
</tr>
<tr>
<td>Missouri</td>
<td>60 months</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Claim Loss History Review**

- Stillwater reviews Claim Loss History on the **Risk Address** as well as prior **Subject (Applicant)** Losses.
- The Loss History Experience review period and acceptable losses vary state.
- Please click on a state to view state specific guidelines.

**Notes**

- **Subrogated Losses** are treated the same as a **CLOSED Loss.** *(Change effective 1/13/2021)*
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- **Liability Losses** include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

**Underwriting Referrals**

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following *(otherwise allowable losses)* will be referred to Underwriting for review even if the Loss in question *(falls outside of the Claim Loss Experience history period)*:

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.
Claim Loss History

The following states review claims with a 60 Month Loss Experience Period:

<table>
<thead>
<tr>
<th>AL</th>
<th>AK</th>
<th>AR</th>
<th>AZ</th>
<th>CA</th>
<th>CO</th>
<th>DC</th>
<th>GA</th>
<th>ID</th>
<th>IL</th>
<th>IN</th>
<th>KS</th>
<th>LA</th>
</tr>
</thead>
<tbody>
<tr>
<td>MA</td>
<td>ME</td>
<td>MI</td>
<td>MN</td>
<td>MS</td>
<td>MT</td>
<td>NC</td>
<td>ND</td>
<td>NE</td>
<td>NH</td>
<td>NJ</td>
<td>NM</td>
<td>NV</td>
</tr>
<tr>
<td>NY</td>
<td>OH</td>
<td>OK</td>
<td>PA</td>
<td>RI</td>
<td>SC</td>
<td>SD</td>
<td>TN</td>
<td>UT</td>
<td>VT</td>
<td>WA</td>
<td>WI</td>
<td>WY</td>
</tr>
</tbody>
</table>

UNACCEPTABLE LOSSES

INSURED / APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT
   - Any Open Loss
     - Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.
       - Freeze, Flood and Weather are all 'Weather Related' losses.
     - Liability Losses
     - Any Non Weather Related Water Loss

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss
     - Non Weather Related Water Losses
       - Our guidelines regarding NON WEATHER RELATED WATER losses have changed in designated states.
       - The change is that we now prohibit WATER losses at the RISK address to include “any Non Weather related Water Losses filed by the PRIOR OWNER

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "All Others" loss “or”
- 1 "Weather Related" loss

Notes

- Subrogated Losses are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

Underwriting Referrals

The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Updated 01-13-21
### Claim Loss History

The following states review claims with a **36 month Loss Experience Period**:

- **DE**
- **MD**

#### ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "All Others" loss or
- 1 "Weather Related" loss

#### UNACCEPTABLE LOSSES

<table>
<thead>
<tr>
<th>INSURED/APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS</th>
<th>NON APPLICANT CLAIMS AT THE RISK ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT</td>
<td>2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address</td>
</tr>
<tr>
<td>+ Any Open Loss</td>
<td>+ Any Open Loss</td>
</tr>
<tr>
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<td>- Liability Losses</td>
<td></td>
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<tr>
<td>- Any Non Weather Related Water Loss</td>
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#### Notes

- **Subrogated Losses** are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- **Liability Losses** include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

#### Underwriting Referrals

The following require underwriting review:

1. **Open Losses** — include proof of closed claim and amount paid.
2. **Disputed Claims** — include details from prior carrier with amount paid.

Quotes with the following *(otherwise allowable losses)* will be referred to Underwriting for review even if the Loss in question *(falls outside of the Claim Loss Experience history period)*:

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.
Claim Loss History

The following states review claims with a 60 Month Loss Experience Period:

IA  VA

ACCEPTABLE LOSSES
Claims filed by the insured at the risk address or prior address that are CLOSED

• 1 "All Others" loss "or"
• 1 "Weather Related" loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS
AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT
   • Any Open Loss
     • Weather Related" We allow 1 Weather Related Loss.
       ○ "Freeze, Flood and Weather are all 'Weather Related' losses.
     • Liability Losses
     • Any Non Weather Related Water Loss

NON APPLICANT CLAIMS
AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address
   • Any Open Loss

Notes

✓ Notes
• Subrogated Losses are treated the same as a CLOSED Loss.
• Any CLOSED claim showing zero paid is NOT counted.
• Water Losses include the following:
  o Appliance (APPL)
  o Accidental Discharge (ACCDL)
  o Mold
• Liability Losses include the following:
  o LIAB = Liability
  o DOG = Dog Bite
  o SLIP = Slip/Fall

✓ Underwriting Referrals
The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

• All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.
## Claim Loss History

The following state reviews claims with a **60 month** Loss Experience Period:

<table>
<thead>
<tr>
<th>Connecticut</th>
<th>West Virginia</th>
</tr>
</thead>
</table>

### ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "All Others" loss “or”
- 1 "Weather Related" loss

### UNACCEPTABLE LOSSES

#### INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- **Any Open Loss**
  - Weather Related" losses > 1 or the sum of "Weather Related" and "All Others” > 1 will generate the message indicating risk is ineligible.
  - Freeze, Flood and Weather are all ‘Weather Related’ losses.
- Liability Losses
- Any Non Weather Related Water Loss

#### NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- **Any Open Loss**
  - Non Weather Related **Water Losses**
    - All Non Weather Related Water Losses should be referred to underwriting.
    - If Underwriting receives proof that the water loss has been remediated we cannot decline.

### Notes

- **Subrogated Losses** are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- **Liability Losses** include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

### Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following *(otherwise allowable losses)* will be referred to Underwriting for review even if the Loss in question *(falls outside of the Claim Loss Experience history period)*:

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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Claim Loss History
The following states review claims with a 36 month Loss Experience Period:

- Hawaii

**ACCEPTABLE LOSSES**
Claims filed by the insured at the risk address or prior address that are CLOSED

- 1 "All Others" loss  “or”
- 1 "Weather Related" loss

**UNACCEPTABLE LOSSES**

**INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS**

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

   - Any Open Loss
     - Weather Related" We allow 1 Weather Related Loss.
       - Freeze, Flood and Weather are all ‘Weather Related’ losses.
     - Liability Losses
     - Any Non Weather Related Water Loss

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

   - Any Open Loss

**NON APPLICANT CLAIMS AT THE RISK ADDRESS**

- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

**Notes**
- Subrogated Losses are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

**Underwriting Referrals**
The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.
Claim Loss History

The Loss Experience Period in Florida varies by Company:
- **SIC**: Policies that begin with an N prefix = **36 Months**
- **SPC**: Policies that begin with a C prefix = **60 Months**

**Florida**

**ACCEPTABLE LOSSES**
Claims filed by the insured at the risk address or prior address that are CLOSED

- In FL we allow the following:
- 1 Other Loss
- 1 Weather Related Loss
- 1 Non Weather Related Water Loss

**UNACCEPTABLE LOSSES**

**INSURED/APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS**

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- Any Open Loss
  - In FL we allow 1 "Non Weather Water Related" loss or 1 "Weather Related" loss, or 1 Other Loss.
  - Freeze, Flood and Weather are all 'Weather Related' losses.

**Examples of ineligible combinations:**
1) 1 Weather Related loss + 1 Other Loss = not eligible
2) 1 Water Related loss + 1 Other Loss = not eligible

- Liability Losses

**NON APPLICANT CLAIMS AT THE RISK ADDRESS**

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- Any Open Loss

**Notes**

- **Subrogated Losses** are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- **Liability Losses** include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

**Underwriting Referrals**

The following require underwriting review:
1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following *(otherwise allowable losses)* will be referred to Underwriting for review even if the Loss in question *(falls outside of the Claim Loss Experience history period)*:

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Updated 01-13-21
Kentucky reviews claims with a 60 month Loss Experience Period:

**INSURED / APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS**

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT
   - Any Open Loss
     - Weather Related**: We allow 1 Weather Related Loss.
       - Freeze, Flood and Weather are all 'Weather Related' losses.
     - Liability Losses
     - Any Non Weather Related Water Loss
     - Any All Others

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss

**NON APPLICANT CLAIMS AT THE RISK ADDRESS**

- Any Open Loss

**Notes**

- **Subrogated Losses** are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- **Liability Losses** include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

**Underwriting Referrals**

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.
INSURED/APPLICANT CLAIMS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

• Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible. Related Loss.
  - Freeze, Flood and Weather are all 'Weather Related' losses.

• Liability Losses

• Any All Others
  - In MO any response other than zero in "Weather Related" and/or "All Others" will display the following message "Due to Number of Losses Underwriter Approval required. Please send email to underwriting@stillwater.com for consideration." If acceptable, underwriting will be able to override the message and allow the submission to be made.

NON APPLICANT CLAIMS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

• Non Weather Related Water Losses
  - Our guidelines regarding NON WEATHER RELATED WATER losses have changed in designated states.
  - The change is that we now prohibit WATER losses at the RISK address to include "any Non Weather related Water Losses filed by the PRIOR OWNER.

Notes

• Subrogated Losses are treated the same as a CLOSED Loss.
• Any CLOSED claim showing zero paid is NOT counted.
• Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
• Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

Underwriting Referrals

The following require underwriting review:
1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):
• All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Updated 01-13-21
Claim Loss History

Oregon reviews claims with a 60 month Loss Experience Period:

Acceptable Losses -
Claims filed by the insured at the RISK address that are CLOSED.

❖ In Oregon we allow 1 loss, regardless of type. Any sum greater than 1 doesn't qualify.
All claims must be Closed – No Open or Subrogated Losses

UNACCEPTABLE LOSSES

1. Unacceptable Losses - Claims filed by the INSURED at the RISK address:

❖ Any Open Loss

❖ Liability Losses
   o In Oregon we allow 1 loss, regardless of type.
   o Any sum greater than 1 does not qualify.

❖ Any “All Others”
   o In Oregon we allow 1 loss, regardless of type (including water).
   o Any sum greater than 1 doesn't qualify.
   o All claims must be closed – No open losses.

2. Unacceptable Losses – Claims filed by the INSURED AT THE RISK OR ANY OTHER ADDRESS

❖ Liability Losses
   o In Oregon we allow 1 loss, regardless of type.
   o Any sum greater than 1 does not qualify.

NON APPLICANT CLAIMS AT THE RISK ADDRESS

3. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

❖ Liability Losses
   o In Oregon we allow 1 loss, regardless of type.
   o Any sum greater than 1 does not qualify.

❖ Any “All Others”
   o In Oregon we allow 1 loss, regardless of type (including water).
   o Any sum greater than 1 doesn't qualify.
   o All claims must be closed – No open losses.

✓ Notes

❖ Subrogated Losses are treated the same as a CLOSED Loss.
❖ Any CLOSED claim showing zero paid is NOT counted.
❖ Water Losses include the following:
   o Appliance (APPL)
   o Accidental Discharge (ACCDL)
   o Mold
❖ Liability Losses include the following:
   o LIAB = Liability
   o DOG = Dog Bite
   o SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

❖ All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Updated 01-13-21
Texas reviews claims with a 36 month Loss Experience Period:

**ACCEPTABLE LOSSES**
Claims filed by the insured at the risk address or prior address that are CLOSED.

In TX, state statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing. Please note that all APPLICANT appliance related and mold losses at the risk address will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.

**UNACCEPTABLE LOSSES**

**INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS**

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT
   - Any Open Loss
     - Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.
       - Freeze, Flood and Weather are all 'Weather Related' losses.
     - Liability Losses
   - Any Non Weather Related Water Loss
     - In TX, state statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing.
       - Please note that all appliances related and mold losses will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.
       - Appliance and Accidental Discharge should be referred to Underwriting for review after obtaining a letter from the prior carrier with details of loss and payouts listed.

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss

**NON APPLICANT CLAIMS AT THE RISK ADDRESS**

Click Here for a list of Acceptable Loss Examples.

Notes

- Subrogated Losses are treated the same as a CLOSED Loss.
- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
  - Mold
- Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

Underwriting Referrals

The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Disputed Claims – include details from prior carrier with amount paid.

Quotes with the following (otherwise allowable losses) will be referred to Underwriting for review even if the Loss in question (falls outside of the Claim Loss Experience history period):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Updated 01-13-21
In TX, state statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing. Please note that all APPLICANT appliance related and mold losses AT THE RISK ADDRESS will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.

Acceptable Loss scenarios in the past 36 months: Claims filed by the insured AT THE RISK OR PRIOR ADDRESS that are CLOSED.

- 1 Water Related Loss + 1 Other Loss
- 1 Water Related Loss + 1 Weather Related Loss
- 1 Water Related Loss
- 1 Other Loss
- 1 Mold Related Loss
- 1 Mold Related Loss + 1 Weather Related Loss
- 1 Mold Related Loss + 1 Water Related Loss
- 1 Mold Related Loss + 1 Other Loss
- 1 Mold Related Loss + 1 Water Related Loss + 1 Weather Related Loss
- 1 Mold Related Loss + 1 Water Related Loss + 1 Other Loss
- 1 or 2 Appliance Related Water Damage Losses
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Water Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Weather Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Other Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Water Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Weather Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Other Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + Water Related Loss + 1 Weather Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + Water Related Loss + 1 Other Loss
CLUE Reports
Comprehensive Loss Underwriting Exchange

As part of the Home quote a CLUE report will run prior to policy submission.

When ordered a CLUE Report link will appear below the **Quote Number**

The CLUE report **must** be viewed to continue.

Click on the link to view the report.

CLUE reports may pull information that may require additional underwriting review approval prior to policy submission.

Based on the information provided, this risk does not qualify. Number/type of losses does not qualify.

If you receive an edit please call customer service at 1-800-849-6140 for CLUE report review.
Financial Status
In most states Stillwater runs NCF reports as part of the quote process. Credit scoring information may be one of the items taken into consideration in order to determine eligibility for insurance or the premium charged.

The following edit may appear based on information obtained from the NCF report.

If you receive this edit you will need to email underwriting for review. Please include the quote number:

Based on the information provided, this risk does not qualify. The Applicant's responses are inconsistent with our records. Please contact underwriting@stillwater.com for review.

✓ Note on NCF (National Credit File) Reports:
Stillwater Insurance CANNOT disclose the results of a score to an applicant, policy holder, or agent.

Inquiries regarding scoring can be referred to Lexis Nexis at: 1(800)456-6004.

In the event of a change in scoring at renewal, an Adverse Action Notification may be attached to the Renewal if the returned score is below our top tier for their state.

• The Notifications may include up to 4 reasons for the Insurance Credit Score. It will also include a unique reference number that can be communicated to Lexis Nexis if the customer wishes to obtain additional information on the credit factors.

In some cases the notification may include an additional letter if the report cannot be scored. The letter will request additional information.
• If there is no hit on the credit score, the insured is subject to our neutral/no hit/no score rating in our FIT program.
• The inability to obtain a score can stem from missing, incomplete, or incorrect information.
• Providing a SSN and verifying the Date of Birth may allow us to obtain the most current and complete information.
• This information will always be kept confidential.

No Hit Credit (NCF) – National Credit File
• If Stillwater is unable to obtain a credit score, the following edit will appear:

We are not able to obtain an Insurance Score. Please send an email with the quote number to underwriting@stillwater.com

• If you receive this edit please email underwriting@stillwater.com we can research the reason for the No Hit.

✓ Note: The entry of all information on the quote should always be verified before contacting customer service. This includes:
• Name Spelling
• Address entry
• Social Security Number (if prompted to enter)

IMPORTANT ADDRESS NOTE: In order to obtain an NCF score we require an address the insured has resided at for a minimum of two years.

Home Underwriting:
• Fax: (866)290-2667
• Email: underwriting@stillwater.com
Insurable Interest

• Insurable interest means the policy holder must stand to suffer a direct financial loss due to loss of property or from legal liability.

Home & Condo (HO3/HO5 & HO6)

• Named Insured (NI) is defined as the person the policy is written in the name of who has a legal and financial interest, by title, deed and/or mortgage, in the auto, property or address being covered. This person is also the auto or property owner.
• Additional Named Insured (ANI) is defined as a person who has a legal and/or financial interest, by title, deed, mortgage and/or marriage to the Named Insured, if a resident of the same household.

Home & Condo (Ownership/Title)

We will allow up to 3 people on the title based on the following conditions:
• If one or more are closely related co-signers (like a parent).
• The co-signer(s) can live elsewhere.
• The co-signer must be added as an Additional Insured after the policy is issued.
• Any exception requests should be submitted to underwriting@stillwater.com

The following properties are ineligible:
• Titled in the name of a trust when the trust is the Named Insured.
• Titled in the name of an LLC, or Corporation, or LLP (the exception is a Corporate Owned Condo). Click HERE for more info.
• Titled in the name of a Land Trust
• Homes deeding "In the Estate of"
• Homes in Probate
• No more than 2 mortgages are acceptable on a policy.

✓ Note:
We allow Family Trusts and Life Estates as Additional Insured.

Please click on the following tab to view the:  

[Named Insured Definition Chart]  [HO4 Guidelines]

Please click on the following tab to view Renters HO4 (Signed Lease Agreement) Eligibility Guidelines:

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Renters HO4 (Signed Lease Agreement):

Eligibility Guidelines:

- Live-in partners, such as boy-friend/girl-friend, are accepted on the same policy. Both may be listed as Named or Additional Named Insureds with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insureds, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.
- Two immediate family members (adult siblings or parent/adult child) are accepted on the same policy. If more than two reside in the household, each would need their own policy. Spouses on one policy are always acceptable, but each adult child would need their own policy. Both may be listed as Named or Additional Named Insured's with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insured's, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.
- Two or more unrelated individuals on an HO4 policy are ineligible.
- Property Management companies, the Landlord or the name of the Apartment complex may be added to an HO4 policy as a Certificate holder under the additional interest option on the policy.
- A signed lease agreement titled in the name of a Family Trust, "In the Estate of", Life Estate, Probate, Co-Op, LLC, LLP, or Corporation is ineligible. Please see the Named Insured Definition chart:
- Individuals who reside in an Assisted Living Facility are eligible for coverage provided they do not have a caretaker living in the home.
- Cover is not offered for Nursing Home Occupants.
Named Insured Definition Chart

Since most of our states are credit based, we want an individual listed as the Named Insured so that we are able to obtain the rate for the risk based on that individual's score. In addition, we insure personal lines risks, so regardless if the state is credit based or not, our goal is to insure risks owned by individuals. This includes their personal assets, not commercial properties or risks. For example, a client may also own personal rental properties for additional income, and these are acceptable as they are not commercial properties.

While we want to capture the rate for the individual, we also recognize that some personal assets may have been placed in a Life Estate, LLC, Family Trust, Revocable or Non Revocable Trust, etc. We allow these entities to be listed as Additional Insured for certain policy types. We do NOT allow them to be the Named Insured or Additional Named insured.

- **Family Trust** - Trust designed to allow a parent to transfer assets to his or her children directly and prevent assets from being automatically inherited by a spouse.
- **Qualified Personal Residence Trust** - A QPRT is a lifetime transfer of a personal residence (primary or secondary home) in exchange for continued rent free use of the residence for the trust term.
- **LLC** - The Limited Liability Company or LLC is not a partnership or a corporation. It is a business structure that is a hybrid of a partnership and a corporation. Its owners are shielded from personal liability, unless negligence or fraud is involved.
- **LLP** - Limited Liability Partnership. Another name for a Limited Liability Company, often used by professional associations. The partner or investor's liability is limited to the amount he/she has invested in the company, unless gross negligence or fraud is involved.
- **Corporation** - A corporation is a legal business structure that establishes the business as being a separate entity from the owner(s). The owners (who are its directors and shareholders) are shielded from personal liability, unless gross negligence or fraud is involved.
- **Power of Attorney** - Written document in which one person (the principal) appoints another person to act as an agent on his or her behalf, thus conferring authority on the agent to perform certain acts or functions on behalf of the principal.
- **Life Estate** - An estate whose duration is limited to the life of the party holding it, or some other person. Also means the right to use or occupy real property for one's life.

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<td>Family Trust</td>
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<td>HO3 &amp; HO5</td>
<td>Yes, as an Additional Insured</td>
</tr>
<tr>
<td>HO4</td>
<td>Yes, as an Additional Insured</td>
</tr>
<tr>
<td>HO6</td>
<td>Yes, as Additional Insured if Owner Occupied</td>
</tr>
<tr>
<td>EQ</td>
<td>Yes, as an Additional Insured</td>
</tr>
</tbody>
</table>

**Note:** Click here for information on adding an Additional Insured.
Additional Insured (Residence Premises)

- The Additional Insured endorsement extends the definition of “insured” to include a person or organization. (Example: Family Trust)
- Additional Insured status does not give the same rights under the policy terms as a “named insured” or “insured”.
- Please click on the following tab for more information on these coverage limitations.

### Additional Insured

- The Additional Insured cannot make changes to the policy.
- All requests to add an Additional Insured must be reviewed and approved by Underwriting.
  - Include the name of the person and organization and their interest in the residence premises.
  - If approved by Underwriting the person(s) or organization will be added on the additional Interest screen as an “A” type record.

Tenant Occupied Condo

✓ Note on adding an LLC to Tenant Occupied Condo

**Why may we request for a copy of the deed or LLC papers?**

We try to confirm by county records first. If we send back asking for proof, then it’s because the county does not reflect the LLC or we need to review the deed transfer. Also, it depends on what the request is, which policy form and if it’s new business or renewal. We have received requests to change the named insured to an LLC because the deed has changed, only to learn that it is not the insured’s LLC. If the deed change is to a third party, the policy would need to be rewritten. If it’s a scenario where I have deeded my property to my LLC, we would allow the change. Because not all situations are clear and need further review/research, we may ask for a copy of the deed.

- Fax: (866)290-2667
- Email: underwriting@stillwater.com

### Additional Interest (Certificate Holder)

- A Certificate Holder is an entity like a an apartment complex or leasing office that requests evidence of insurance.
- Certificate Holders are not provided coverage and cannot make changes to the policy.
- Certificate Holders can be added on our website using the Modify Additional Interest Endorsement option:

**Modify Additional Interest (HO4)**

- A leasing company or apartment complex is added as a Additional Interest (Certificate Holder) and does not require Underwriting approval.
- The SalesPortal option to Modify an Additional Interest is only available on HO4 Renters policies.
- The Additional Interest (Example: leasing company) is added using this option.
- The Additional Interest is added as a C – Certificate Holder.

- Requests to add a Certificate Holder can also be processed via the phone or they can be faxed or emailed.
- This includes HO6 policies, when the Condo requests to be listed for evidence of insurance. Please contact customer service for Condo HO6 requests.

Click here to view unique guidelines for CA and CT that allow a 3rd Party mailed notification.
Additional Insured (Residence Premises)

The **DEFINITIONS** section of the endorsement details the Coverage Limitations.
California Designation of Additional Person to Receive Notification

CA only: Effective 01/01/2016 New and Renewal Business

• A Designation of Additional Person to Receive Notifications, has been added in California.
• California law requires that we allow the policyholder to designate one additional person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of a policy for nonpayment of premium.
• The designated person cannot make changes to the policy.
• The designated person will be added by our processing department on the additional interest screen as a "D" type record.
• The form will generate on all new and renewal business.
• The CA Designation does not go into effect until 01/01/16 at which time a link to the form will be provided.

Connecticut – Important Notice to Senior Citizens Third Party Notification

• Connecticut law permits any Named Insured age 55 and older to designate a third party to receive notifications.
• This includes any cancellation or non-renewal notices.
• The designated person cannot make changes to the policy.
• The designated person will be added by our processing department on the additional interest screen as a "D" type record.
• Setting up Third Party notification requires completion of the following form.
• Click on the tab to view a copy of this form:

  FN1507 02 08

• The completed form can be faxed or emailed.

  • Fax:  (866)877-6355
  • Email:  ins@stillwater.com

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Conservatorship

What is a Conservatorship?
It is a legal term for when a person (conservator) is appointed by the court to take care of someone's finances when he or she cannot make these types of decisions because of an illness, injury, or disability.

FAQs:

Q: What permissions are granted to the Conservator?
A: The conservator has the same authorizations as the policyholder including:
- Policy Endorsements
- Cancellations
- Claim filing
- Coverage Inquiries
- Payments

Q: How do we grant authorization to the Conservator?
A: The following documents must be faxed or emailed for approval:
- Court Order
- Letter(s) of Administration
- Mailing Address and Name of the Conservator

When proof is received, we will do the following:
- Change the mailing address to the Conservator’s. (We will not update the Name.)
- Add a Note indicating the addition of a Conservator (which will include the Conservator’s full name).
- Save all documents to OnBase.
- Fax: (866)290-2667
- Email: underwriting@stillwater.com

Customer Service can process a request from a Conservator. If documentation can’t be provided at the time of the call, ask the Conservator to send the required proof.

Q: How are refund checks and claim checks handled?
A: All checks are issued in the name of the “Named Insured(s)”.

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Name Changes / Changes to Named Insured

In most cases changing the Named Insured on a policy will require a New Quote/Policy submission. The exception to this rule, are the following Name Change scenarios:

Changing Named Insured to a married name or back to a maiden name:
- Documentation is not required
- Contact customer service
- If the name change back to a maiden name is due to a divorce, verify who is living in the home and the policy should be referred to Underwriting for further review providing the information after the name change has been processed.

Add a spouse as Additional Named Insured:
Adding a spouse with or without the same last name is acceptable, if requested within 30 days of new Business effective date.

If after 30 days:
- Documentation is not required if the spouse has the same last name.
- Contact customer service at 1-800-849-6140.
- If the spouse retains the maiden name we will require a copy of the marriage license or deed to confirm the spouse has an insurable interest
- Please fax or email this documentation to Underwriting

Deleting an Additional Named Insured (ANI) or ex spouse:
Removing an ANI is permitted without underwriting approval, if requested within 30 days of new Business effective date.

If after 30 days:
- We require written consent from the Additional Named Insured or ex-spouse.
- If written consent cannot be obtained, we will need proof the Additional Named Insured is not on deed/title and not on the loan (if applicable)
- If only the deed/title is provided, we will change the Additional Named Insured to an Additional Insured only if their current address is provided.
- If proof is later provided that the Additional Named Insured/Additional Insured is not on the loan, we will then remove them from the policy.
- Please fax or email this documentation to Underwriting

If the Named Insured requests to be removed from the policy and replaced with the Additional Named Insured:
- We only allow this in the event of the Death of the Named Insured. (Click here for guidelines).
- Situations due to divorce or refinance cannot be processed. In these instance the policy would need to be cancelled and coverage rewritten.

Swapping the Named Insured with the Additional Named Insured
Swapping the Named Insured with the Additional Named Insured is NOT permitted. This includes:
- Loan Closing requirement requests
- Changing Name to secure a better rate.

These changes will require the policy to be rewritten by the agent

Correcting the Named Insured when written incorrectly.
- Spelling corrections can be endorsed by customer service.
- This includes policies accidently submitted using a maiden name or using a nickname.
- Contact customer service at 1-800-849-6140.
- Customer service will verify the Named Insured:
  - Date of Birth
  - Social Security # - when applicable
- CLUE (Subject) and NCF reports will be reviewed to verify if they match the Named Insured.
- If the reports do not match, the policy must be rewritten by the agent.
Death of the Named Insured or Additional Named Insured

The following applies to all policies types:

**Named Insured** – in the event of the death of the Named Insured:
- We will allow the spouse to be added as or changed to the Named Insured if the surviving spouse is already listed as an Additional Named Insured or is listed on the deed or title. In this case the spouse’s date of birth and social security number are required to make the change.

✓ **Note:** The Social Security number is not required in California.
- We require a copy of the death certificate to confirm the Named Insured is deceased in all states.

**Additional Named Insured** – in the event of the death of the Additional Named Insured:
- We will require a copy of the death certificate to confirm the Additional Named Insured is deceased.
Age of Home (HO3, HO5, HO6)
Dwellings constructed prior to 1900 are not eligible in all states except for the following:

• California HO5 is only available for homes less than 50 years old

• Florida HO3 and HO6 is only available for homes less than 100 years old

*Year built* The policy must be rated using the original year built. We do not use the year when the home was completed. We use the year when the home started construction.

✓ Note: For homes that have been torn down and a new home built in its place, we will update the year built to reflect the new construction. For the home to be considered new construction the foundation must be replaced and no existing walls are to remain. A copy of the county’s building permit showing that the existing home was completely demolished with construction of a new replacement dwelling is required.

✓ Note: All HO3, HO5, and HO6 Quotes run a Public Records verification to verify the construction year. This may adjust the original year built on the quote. Amending the year of construction will require underwriting review:

If the age of the dwelling is over the maximum allowed at the date of submission the following message will display:

Due to the age of the dwelling, it does not qualify for our program. We are unable to provide a quote for this risk.
Commercial Storage Containers

Commercial storage containers on the premises are not eligible.
Construction Type
Dwellings and other structures using unusual or irreplaceable construction are **not eligible**. This would include, but is not limited to the following:

- **Cantilever Construction** – *Cantilever construction utilizes a beam that is anchored at only one end. The beam carries the load and allows for overhanging structures without external bracing.*
- **Log Homes**
- **Mobile Homes**
- **Manufactured Homes**
- **Metal Homes**
- **Modular Homes** *(the exception is Florida where modular homes are allowed)*
  - **A modular home** is a home that is manufactured in a production facility and are built in two or more sections in a controlled factory setting that are then transported and assembled on location. The assemble process typically uses a traditional concrete foundation *(permanent foundation)*.
- **Post, Stilts or Pilings:** utilizes posts, stilts or pilings *(except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts)*
- Utilizes asbestos siding or roofing materials
- **Homes built fully or with the majority of the structure built underground.**

Homes with garages that have been converted to living space are now eligible in all states, as long the space is not converted to multi-family occupancy.

✓ **Note:** All Dwellings and Other Structures must be well constructed and built in accordance with prevailing codes as defined by local authorities.
Remodeling & Renovations, Construction

- Dwellings and other structures in the course of construction or renovation are ineligible, unless prior approval is received from the company.
- Dwellings and other structures undergoing extensive remodeling are ineligible.

Foundation Requirements

- Dwellings must be constructed on a permanent slab, perimeter or conventional basement foundation.
- Dwellings constructed on posts, stilts or pilings are ineligible unless required by local building code and prior approval by the Company has been received.
High Value Homes (HO3, HO5)
The High Value Dwelling program pertains to the HO3, HO5 risks with Coverage A values ranging from $750,000 to $5,000,000.

**Note:** We may require coverage higher than the calculated replacement cost based on the area and size of the home.

Please see the following guidelines:

<table>
<thead>
<tr>
<th>HO3/HO5 (All states except California)</th>
<th>HO3/HO5 (California)</th>
<th>Secondary /Seasonal Homes (All States except California)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupied primary</td>
<td>Owner occupied primary</td>
<td>The maximum Coverage A Dwelling limit is $750,000</td>
</tr>
<tr>
<td>Secondary/Seasonal (only if the primary is insured with Stillwater)</td>
<td>Secondary/Seasonal (only if the primary is insured with Stillwater)</td>
<td>Underwriting approval is required for Secondary Homes - over 5000 square feet.</td>
</tr>
</tbody>
</table>

**HO3/HO5 (All states except California)**
- Agents may write up to $1 million Coverage A with a maximum of 5000 square feet without underwriting approval.
- **Underwriting approval** is required for homes valued over $1 million to $5 Million Coverage A and for homes over 5000 square feet.

**HO3/HO5 (California)**
- Agents may write up to $1.5 million Coverage A with a maximum of 5000 square feet without underwriting approval.
- **Underwriting approval** is required for homes valued over $1.5 million to $5 Million Coverage A and for homes over 5000 square feet.

**Secondary /Seasonal Homes (All States except California)**
- **Underwriting approval** is required for Secondary Homes - over 5000 square feet.

---

Submit for Review (Effective 12/10/19)

If the quote requires further review you will receive an edit:

Click on the following tabs for more information on the High Value Dwelling Submit for Review Process:

- **Submit for Review workflow**
- **FAQs**

**Note:** Coverage change requests on existing business, 750k and above require underwriting approval.

Underwriting approval is required to purchase the policy due to either the square footage or the coverage limit. Please complete the application and then click the “Submit for Review” button.

- From 8am-3pm EST we will respond within 2 hours.
- Otherwise we will respond within the first 2 hours of the next business day.
- Once approved we will notify you so that you may submit and issue the policy.

---

Click **HERE** for CA (Difference in Conditions) High Value guidelines

Submit for Review workflow

FAQs
California DIC Difference in Conditions High Value Guidelines

<table>
<thead>
<tr>
<th>DIC</th>
<th>HO3/HO5</th>
<th>DP2 &amp; DP3</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Agents may write up to $1.5 million Coverage A with a maximum of 5000 square feet without underwriting approval.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Underwriting approval** is required for homes valued over $1.5 million to $3 Million Coverage A and for homes over 5000 square feet.

Submit for Review (Effective 12/10/19)

If the quote requires further review you will receive an edit:

Click on the following tabs for more information on the High Value Dwelling Submit for Review Process:

- Submit for Review workflow
- FAQs

**Note:** Coverage change requests on existing business, 750k and above require underwriting approval.

Underwriting approval is required to purchase the policy due to either the square footage or the coverage limit. Please complete the application and then click the “Submit for Review” button.

- From 8am-3pm EST we will respond within 2 hours.
- Otherwise we will respond within the first 2 hours of the next business day.
- Once approved we will notify you so that you may submit and issue the policy.

This is a Difference in Conditions policy with coverage limitations as listed in the FAIR Plan Companion Endorsement. The insured will be required to sign a copy of this endorsement.
Home Replacement Cost Valuation (HO3, HO5)

- **360Value®** is incorporated in the quote and provides additional options to adjust various home design characteristics, which can provide an even more accurate replacement cost valuation.

Please click on the following tab to view additional information on **360Value®**:

---

Home Maintenance

**Pride of Ownership**

The home program is for homes and premises which exhibit pride of ownership. Evidence of physical decline and home upkeep include the following:

- **Note:**
- Stillwater does a property inspection on all **HO3** and **HO5** policies.

Click on the following tab for more information on this process:

- Residence Premises with damaged or broken windows are ineligible.
- Residence Premises with damaged roof, missing or lifting shingles are ineligible.
- Residence Premises with damaged or unpainted siding are ineligible.
- Residence Premises with damaged or rotten or unpainted wood are ineligible.
- Residence Premises with damaged or rotten or unpainted fascia boards or soffits are ineligible.
- Residence Premises with damaged, missing or peeling paint are ineligible.
- Residence Premises with damage or cracks to the foundation are ineligible.
- Residence Premises with damaged chimney are ineligible.
- Residence Premises with missing or damaged stairs that present a trip fall hazard are ineligible.
- Residence Premises with missing railings that present a trip fall hazard are ineligible.
- Residence Premises with damaged concrete that present a trip fall hazard are ineligible.
- Dwellings and other structures susceptible to damage due to construction design or site location are ineligible.
- Residence Premises with unrepaired damage are ineligible.
- Residence premises with overgrown vegetation are ineligible.
- Residence Premises with overhanging tree limbs are ineligible.
- Residence Premises with vegetation in contact with the property or roof are ineligible.
- Residence premises with excessive debris are ineligible.
- Residence premises with damage to other detached structures are ineligible.
- Residence Premises with damaged or broken fencing are ineligible.
- Residence premises with unsecured appliances are ineligible.
- Residence premises with unsecured personal items are ineligible.
**Occupancy Guidelines**

<table>
<thead>
<tr>
<th>Home HO3/HO5</th>
<th>Renters HO4</th>
</tr>
</thead>
<tbody>
<tr>
<td>The residence premises must be owner occupied and used as the primary insured residence by the Named and or Additional Named Insured.</td>
<td>The residence premises must be rented by the Named and or Additional Named Insured.</td>
</tr>
<tr>
<td><strong>VACANT Dwellings are ineligible.</strong></td>
<td><strong>VACANT Dwellings are ineligible.</strong></td>
</tr>
<tr>
<td>This would include, but not be limited to:</td>
<td>This would include, but not be limited to:</td>
</tr>
<tr>
<td>• Abandonment</td>
<td>• Abandonment</td>
</tr>
<tr>
<td>• Condemnation</td>
<td>• Condemnation</td>
</tr>
<tr>
<td>New home purchase must be occupied within 60 days after purchase.</td>
<td></td>
</tr>
<tr>
<td>• Homes with for rent signs are ineligible.</td>
<td></td>
</tr>
<tr>
<td><strong>HO3 SECONDARY &amp; SEASONAL HOMES</strong></td>
<td><strong>FAMILY MEMBERS</strong></td>
</tr>
<tr>
<td>Stillwater Insurance provides Coverage for Secondary/Seasonal Homes based on certain conditions.</td>
<td>Two immediate family members (adult siblings or parent/adult child) are accepted on the same policy. If more than two reside in the household, each would need their own policy. Any residence with more than 2 adult family members (adult siblings or parent/adult child over the age of 24) are ineligible.</td>
</tr>
<tr>
<td>Click <a href="#">here</a> for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Homes.</td>
<td>Spouses on one policy are always acceptable, Both may be listed as Named or Additional Named Insured's with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insured's, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.</td>
</tr>
<tr>
<td></td>
<td><strong>LIVE-IN PARTNERS</strong></td>
</tr>
<tr>
<td></td>
<td>Live-in partners, such as boy-friend/girl-friend, are accepted on the same policy. Both may be listed as Named or Additional Named Insureds with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insureds, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.</td>
</tr>
</tbody>
</table>
Condo HO6

HO6 CONDO OWNER OCCUPIED & TENNANT OCCUPIED
The residence premises must be owner occupied and used as the primary insured residence by the named and or Additional Named Insured.

Exception: HO6 – We allow a Tenant Occupied HO6 as well as a Secondary HO6.

VACANT Dwellings are ineligible. This includes, but not be limited to:
- Abandonment
- Condemnation
- New condo purchase must be occupied within 60 days after purchase.

HO6 TENANT OCCUPIED
Stillwater offers a Tenant Occupied Condo based on the following guidelines:
- The unit must be owned by the Named Insured and leased to a long-term tenant, 12 month leases are required (or month to month leases with the same tenant for long term occupancy) - no monthly, weekly or seasonal properties are eligible.
- The lease cannot be signed by more than 2 individuals

OCCUPANCY CHANGE FROM TENANT TO OWNER OCCUPIED CONDO
Occupancy changes from tenant to owner and owner to tenant on HO6 policies only, no longer have to be rewritten. The change can now be processed by endorsement. All requests should be referred to Underwriting for review and processing. To expedite, the agent or insured should include:
- Confirmation the risk is not vacant
- Occupancy: tenant or owner occupied
- Effective date
- and mailing address, if applicable

HO6 SECONDARY & SEASONAL CONDOS
Stillwater Insurance provides a Secondary/Seasonal HO6 based on certain conditions.

Click here for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Condos.
Corporate Owned Property Surcharge (Condo HO6 only)

Form availability: Surcharge

<table>
<thead>
<tr>
<th>HO6 Condo</th>
<th>Surcharge</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Select States</td>
<td>25%</td>
</tr>
</tbody>
</table>

LLC, LLP or Corporations are only available for Condo in the following:

Corporate Owned Condo HO6 state availability:

<table>
<thead>
<tr>
<th>Alabama</th>
<th>Alaska</th>
<th>Arizona</th>
<th>California</th>
<th>Colorado</th>
<th>Connecticut</th>
<th>Delaware</th>
<th>District of Col.</th>
<th>Idaho</th>
<th>Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois</td>
<td>Indiana</td>
<td>Kansas</td>
<td>Kentucky</td>
<td>Maine</td>
<td>Minnesota</td>
<td>Mississippi</td>
<td>Missouri</td>
<td>Montana</td>
<td>Nebraska</td>
</tr>
<tr>
<td>Nevada</td>
<td>New Hampshire</td>
<td>New Mexico</td>
<td>N Dakota</td>
<td>Ohio</td>
<td>Oklahoma</td>
<td>Oregon</td>
<td>Pennsylvania</td>
<td>Rhode Island</td>
<td>Tennessee</td>
</tr>
<tr>
<td>Texas</td>
<td>Utah</td>
<td>Vermont</td>
<td>Virginia</td>
<td>West Virginia</td>
<td>Wisconsin</td>
<td>Wyoming</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The following edit will appear for those states not listed above when a dwelling titled in the name of a corporation or a business is ineligible.

Condo Name Change Guidelines (Eff 09-30-19)

- In the above states we can now endorse a policy to change the Named Insured from an individual to a Corporate Entity or vice versa.
- We previously required a rewrite: If the name on the title has changed to an LLC or vice versa.
- If we have a risk that is owned by our insured’s LLC, and this has been verified, we will allow the change and apply the corp surcharge (where applicable).
- If there has been a change in ownership since written to an LLC that is not our insured’s, we require the risk to be rewritten.

Please click on the following tab to view a chart that includes additional information on Named Insured – Additional Insured Eligibility.

- Back to Underwriting Menu
- Eligibility Chart
- Back to Table of Contents
Condo for Sale

The following question has been added on the Questions tab for HO6 Condo, Townhome quotes:

Is the Condo/Townhome currently listed For Sale or is it anticipated that it will be For Sale in the next 90 days? [If "Yes", risk is Prohibited] *

- YES  - NO

If YES is selected the following edit is displayed:

Based on the information provided, this risk does not qualify. Property is for sale.
Other Structures Coverage B increase

Form Availability | HO3, HO5

Other structures are defined as:
- Structures located on the “residence premises” that are set apart from the dwelling by clear space.
- This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

If it does not meet this definition then it is considered to be part of the Dwelling and would be designated as Dwelling – Coverage A.

The Home HO3 and HO5 automatically include a Coverage B – Other Structures limit equal to 10% of Coverage A. The exception is Florida which automatically includes 2% of Coverage A.

This value can be increased via endorsement.

Coverage B increase requests need to be faxed or emailed to underwriting for review.

Please provide the following information when requesting an increase to Other structures:
- Provide the type of structure
- The square footage of the structure if applicable.
- If it is a shop or studio (Please include what is used for)
- Value (amount of additional coverage needed)

Examples of Eligible Other Structures:
- Barns (with no farming or ranching equipment – the only farm animals/livestock we allow are horses and chickens)
- Boat Docks
- Detached Carport
- Fences
- Detached Garage
- Gazebo
- In ground Pools (above ground are considered personal property)
- Shed
- Shops
- Solar Panels (detached from main structure are considered Coverage B, if they are attached to the main structure they are considered as Coverage A Dwelling)
- Stables (with no farming or ranching equipment – the only farm animals/livestock we allow are horses and chickens)
- Studio

✓ Note: All Other Structures must be in good condition.

Click on the following tab for more information on ineligible structures and for square footage eligibility guidelines:

Ineligible Structures

Home Underwriting:
- Fax: (866)290-2667
- Email: underwriting@stillwater.com
Ineligible Other Structures

All Other Structures must be in good condition.

The following Other structure requests are not eligible:
- Unmaintained structures
- Residence premises that have farm or ranching equipment.
- Other structures used for business or commercial use.
- Barns & Stables (with cows, sheep, or any other farm animals (excluding horses or chickens)

Home Underwriting:
- Fax: (866)290-2667
- Email: underwriting@stillwater.com
Personal Property (in a storage facility)

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is 10% of the limit of liability for Coverage C, or $1,000, whichever is greater.

However, this limitation does not apply to personal property:
(1) Moved from the "residence premises" because it is:
   (a) Being repaired, renovated or rebuilt;
   and
   (b) Not fit to live in or store property in;
   or
(2) Usually located in an "insured's" residence, other than the "residence premises".

The above Personal Property restrictions do not currently apply in the following States:
• Hawaii
• New York
• North Carolina
• Virginia

The above Personal Property restrictions do not apply to the following States prior to the New Business and Renewal Dates listed:
• Maryland (09-11-15 NB & 10-21-15 REN)
• Pennsylvania (12-15-15 NB & 02-03-16 REN)
• West Virginia (06-15-15 NB & 08-04-15 REN)
Policy Value States (HO3, HO5)

In Policy Value States the valued policy is designed to eliminate any dispute over the amount owed in the event of a total loss.

Example:
If the replacement cost of the structure is $200K but we wrote the policy with a structure limit of $300K, we would owe the $300K policy limit absent fraud….

As a result, we limit the amount of Coverage A for the states listed below:

<table>
<thead>
<tr>
<th>Policy Value States</th>
</tr>
</thead>
<tbody>
<tr>
<td>AR</td>
</tr>
<tr>
<td>MS</td>
</tr>
<tr>
<td>SC</td>
</tr>
</tbody>
</table>

- In these states there is a 150% limit increase for Coverage A.
- Coverage A cannot be increased greater than 150% of the minimum calculated replacement cost.
- When Quoting in these States, an edit will appear if an attempt is made to increase the Coverage A more than 150% over the minimum calculated replacement cost value:

The replacement value can also be adjusted using 360Value® on our quote site.

Example:
- The preliminary rate comes back at 100k, making the maximum limit for Coverage A 150k.
- If more coverage is required, it can be customized using 360Value®. If the customized replacement comes back at 200k, you can use that amount.
- If additional coverage is still needed the replacement value can increased by an additional 50% (200k by 50% = 300k).
- At that point, the replacement value is at the max allowed.

Click HERE for more information on 360Value®.
Roof Types – Roof Covers (HO3, HO5)

All roofs must be in good condition, regardless of type.

If there is any known damage, deterioration, missing shingles, excessive granular loss, raised/lifting shingles, or more than 1 layer of shingles on the roof the risk is ineligible.

**Exception** - Florida allows 2 layers of shingles and Kansas allows Composition over Wood.

Please click on the following link to view additional information on Roof eligibility (including photos):

![Roof Cover Types](RoofCoverTypes.png)

**Note:** Stillwater only provides a discount for Roof updates in some states, and it depends on the type of roof. Click [here](#) for more information on Roof Discounts.

Actual Cash Value Loss Settlement (Windstorm or Hail Losses Roof Surfacing)

In some states a Loss Settlement option of Actual Cash Value (ACV) is available exclusively for roof surfacing when damage is caused by the peril of Windstorm or Hail.

If the ACV option is not selected the policy will provide Loss Settlement on a Replacement Cost basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

Click [HERE](#) for more information.

---

Roof Updates: The following roof types must have been installed or updated based on the following guidelines:

**Hip/Gable Roof Types:** Max Roof Age 20 years

<table>
<thead>
<tr>
<th>Composition 3 Tab Shingle</th>
<th>Synthetic Composite Roofing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Composition Architectural Shingle</td>
<td>Tile - Cement Fiber</td>
</tr>
<tr>
<td>Composition - Impact Resist. Shingle</td>
<td></td>
</tr>
</tbody>
</table>

**Wood Roofs are only allowed in Oregon & Washington**

**Wood Shingles or Shakes** | **Wood Shingles/Shakes - Deco Ptn.**

**Flat Roof Types:** Max Roof Age 10 years

**Built-Up Tar & Gravel**

Only allowed in AZ, CA, NM, NV and (UT: Garfield, Iron, Kane & Washington counties)

- The roof must have at least 1 inch of rise for every 12 inches of run.

**Membrane –EPDM or PVC**

Sprayed Polyurethane Foam

Only allowed in: AR, AZ, CA, CO, HI, ID, IL, IN ,IA, KY, ME , MS, MO, MT, NE, NV, NM, ND, OH, OK, OR, PA, SD, TN, UT, VT, WA, WV, WI, WY

- The roof must have at least 1 inch of rise for every 12 inches of run.
- If the roof is composed of *spray polyurethane*, it must have been applied within the last 3 years.

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- Back to Underwriting Menu
- Back to Table of Contents
Solar Panels
Residence premises with Solar Panels on the Roof (attached to the structure) or on the ground are acceptable.
• Solar Panel Systems that are rented are ineligible.
• We do not allow the Solar Panel company to be listed on the policy for evidence of insurance.
• Solar Panels that are attached to the ground or attached to a detached structure are considered: **Other Structures – Coverage B**

Please click on the Other Structures tab for more info on:
Utility Requirements
If the age of the dwelling is greater than 50 years then the Dwellings must meet the following system update requirements:

HEATING
• Dwellings utilizing a primary source of heat that is not thermostatically controlled are ineligible
• Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.

ELECTRICAL
• Dwellings must have an electrical system that utilizes circuit breakers.
• Dwellings that utilize fuses are ineligible

PLUMBING
• Dwellings must have a plumbing system constructed from modern pipe materials such as copper or rigid plastic (e.g. PVC). This does not include plumbing outside the dwelling, drain pipes, sprinkler irrigation systems, or gas pipes.
• Dwellings constructed over 50 years ago must have a plumbing system that utilizes modern pipe materials which have been “totally replaced” with modern pipe materials such as copper, PEX or PVC. Polybutylene and galvanized plumbing is ineligible.

Click here for more information on utility update discounts.
Animal Liability (HO3, HO4 HO5, HO6 Owner Occupied)

Stillwater’s Home, Condo, and Renters policies generally exclude coverage for Animal Liability. However, in certain states the insured can buyback the Animal Liability.

Click on the Animal Liability Tab to view state specific guidelines. Which includes unique state exceptions.

Note:
- The Animal Liability Buyback limit must match the policies liability limit. The available coverages are $100,000 and $300,000.
- Risks which have any of the following are ineligible for our program: cows, sheep, or other farm animals (excluding chickens and horses), either owned or boarded.
- All service animals that qualify as a service animal under the American with Disabilities Act (ADA) are permissible, regardless of type or breed. However, note that if the service animal is a dog, which is considered an ineligible breed, the ABB coverage endorsement will not be available for buy back. A certificate showing the animal is a service dog is required. The certificate must be emailed to underwriting@stillwater.com
- According to the Americans with Disabilities Act (ADA), service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include:
  - Guiding people who are blind
  - Alerting people who are deaf
  - Pulling a wheelchair
  - Alerting and protecting a person who is having a seizure
  - Reminding a person with mental illness to take prescribed medications
  - Calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack
- Note: Service animals are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person’s disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA.
- K9 Police Dogs are NOT eligible as an acceptable type of service animal that would otherwise not qualify.
- Animal Liability Buyback is NOT available for Tenant Occupied Condo HO6.

Prohibited Breeds:
- Akita
- Alaskan Malamute
- American Staffordshire Terriers
- Chow
- Dalmatian
- Doberman Pinscher
- Husky
- Pit Bull
- Presa Canario (Canary dog)
- Rottweiler
- Staffordshire Bull Terriers
- Wolf-dogs and Wolf hybrids.

✓ Note:
In addition, any dog that is known to be aggressive, has a previous bite history or is a mixed breed of any of the listed above is ineligible.

Ineligible breed or bite history disqualifies the risk in ALL states at New Business regardless if buy back coverage is available or not.

See exception states listed below.
Click on a state to view more information:

- Florida
- Maryland
- Missouri
- New Jersey
- Nevada
Animal Liability Coverage

The chart to the right show the states that offer the Animal Liability Buyback endorsement.

- The Coverage amount must be equal to or less than the Coverage E amount and cannot exceed $300,000.
- In NO states where we do NOT offer Animal Liability Buyback, the coverage is included as part of the Personal Liability coverage.
- The same rules apply to mid-term or after-new business requests. Any information received regarding ineligible animals on the property should be documented in Notes (notepad) and referred to underwriting for review.

**State Exceptions**

**Florida** - offers a unique Dog Liability Coverage Endorsement based on the following limits:

<table>
<thead>
<tr>
<th>Coverage Availability: Limit of Liability</th>
<th>PREMIUM</th>
</tr>
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<tbody>
<tr>
<td>$50,000 Personal Liability</td>
<td>$25</td>
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<tr>
<td>$1,000 Medical Payments</td>
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**Maryland** – Does not ask about breed or bite history. Coverage is provided regardless of breed.

**Missouri** – Cannot decline due to breed, refer quote to underwriting for approval.

**Nevada** (Effective 01-01-2022)

- Any Dog known to be dangerous or vicious as defined by [NRS 202.500](#) is prohibited.

**New Jersey** – Cannot decline due to breed, refer quote to underwriting for approval.

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<thead>
<tr>
<th>STATE</th>
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<tr>
<td>WYOMING</td>
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</tbody>
</table>

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Nevada Animal Liability (Effective 01/01/2022)

The following question is unique to Nevada:

Does the occupant of the dwelling own an animal or plan on acquiring one in the next 12 months? *
- YES  NO

Is it a dog that has been declared dangerous and/or vicious as outlined in NRS 202.500? [If "Yes", the risk is prohibited] *
- YES  NO

The external agent guides simply states the following:

- A **Yes** response to dangerous and/or vicious, will require further underwriting review to proceed with the quote.
- Please send an email to underwriting@stillwater.com to advise of the exposure. If there is any question if the dog is dangerous and/or vicious then ABB coverage cannot be added until the request is reviewed and approved by underwriting.
- For **Active Policies**, where the insured notifies the agent of a new or previously undisclosed dog: Please follow the same questions asked at new business before the Animal Liability Endorsement is added, and notify underwriting if the dog does not meet the acceptable requirements.
Attractive Nuisances
The risk is ineligible if the Residence Premises has any high risk liability exposures. This includes but is not limited to the following:

- Skateboard ramps
- Climbing walls
- Tree houses
- Zip Lines
- A pond or similar water landscape feature that is unfenced, un-maintained or unfilled.
- Water slides that are built into the ground on steep slopes.
Brush / Forest Area
Brush is considered to be all native brush, weeds, grass and hazardous vegetation that is not maintained, or maintained at a height of more than (3) inches above the ground.

HO3, HO4, HO5, HO6, California (Standalone EQ)
Residence Premises that are located within 400 feet of what we consider brush or forested areas are ineligible risks. There must be at least 400 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

CA HO5
In California Residence Premises that are located within 1,000 feet of what we consider brush or forested areas are ineligible risks. There must be at least 1,000 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

✓ Note: In the following states the Home Quote uses digital Brush mapping.  AZ, CA, NV, OR WA

Brush Mapping is intended to determine risks that are not eligible due to brush exposure. If the quote is allowed it does not guarantee that the risk is eligible. We will still perform our standard Property Inspection and if the inspection reveals that there is an unacceptable brush exposure the policy will be cancelled.

If you wish to verify an address for possible brush exposure, please email brushapproval@Stillwater.com for review.

States that do not utilize Digital Brush Mapping ask the following Question.

Is the dwelling located within 400 ft. of brush area, forested area or any area of increased fire hazard? [If “Yes”, risk is Prohibited] *
 ○ YES ○ NO

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E Bikes – Electric Bikes

Coverage for electric bikes (E-bikes) is determined by Claims at the time of loss.

Coverage varies by policy form, individual state jurisdiction, definition and the classification of the bike."

Fire Protection

In order to be eligible to qualify, a dwelling must be within 5 road miles of a responding fire station that is manned year round 24 hours a day.

Fire hydrants must have a capacity to support a minimum draw of 250gpm for two hours (minimum 30,000 gallons) and roads leading to the dwelling must be accessible by fire crews and open year round.

FLORIDA (Monroe County) Alternative Water Source
Risks located in Monroe County, FL may allow an Alternative Water Source if the risk is not located within 1,000 feet of a fire hydrant.

Please fax or email the Quote Number requesting
FL Monroe, County Alternative Water Source Review
Fax: (866)290-2667
Email: underwriting@stillwater.com
Underwriting will respond back to advise

Click here for information on Protection Class Guidelines.
Home Business
Residence Premises which have a business or business supplies or equipment located at the location address are *ineligible.
This includes any activity which results in foot traffic, employees, or inventory/storage of tools used in the course of business.

**Business** means:
A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;
or
Any other activity engaged in for money or other compensation,

* Except the following:
1. One or more activities, not described in 2 through 4 below, for which no "insured" receives more than $2,000 in total compensation for the 12 months before the beginning of the policy period;
2. Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
3. Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
4. The rendering of home day care services to a relative of an "insured".

If the insured conducts business in the home and the business property does not exceed the business limits in the contract, there is no signage, no advertising or foot traffic, the agent can contact Underwriting for consideration

✓ **Note:** In the following states we will allow a Home Business if that business is insured under a separate business owners (BOP) policy issued by Stillwater:

We ask the following Home Detail Underwriting eligibility question in these states:

- Is there a business conducted on the property that is not insured under a separate business owners policy issued by Stillwater? [If yes, risk is prohibited]

Click **here** for more information on **Home Day Care**

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Home Day Care

Please click on the following tab for additional information on Limited Home Day Care Coverage and under what circumstances Home Day Care coverage is considered a “Business”:

- Limited Home Day Care

*Maryland is the only exception.*

Please click on the following tab for additional information regarding the Maryland Day Care Endorsement

- Maryland Home Day Care
Pools

Residence premises with Pools are subject to the following guidelines:

• All pools must be in a secured area that prevents unauthorized access to the pool.
• This can be where the full perimeter of the yard is fenced or walled with a gated entrance, or
• The pool itself is enclosed by a permanently installed screen or fence.
• Empty or unmaintained pools are ineligible.
• Pools with diving boards are ineligible.
• Pools with slides are acceptable.
• Above-ground pools are acceptable in all states, as long as they follow the above guidelines.
Protection Class / Location
Protection Classification is a rating system with a range from 1 (best) to 10 (worst) that numerically ranks a community's municipal fire protection system. PC 1 represents an excellent fire protection system, and PC 10 indicates virtually no protection.

- The Quote system will assign a protection class based on the zip code.

- If the zip code has a territory split the below Home Quote Detail Question will be enabled:

  Is there a fire hydrant within 1000 ft. of the residence?  
  - A “YES” response to the fire hydrant will rate the risk in the designated protection class
  - A “NO” response would rate the policy using protection class 9.

- We allow quoting in protection class 1-9 in all states.
- Protection Class 10 (in all states except California) will receive the following edit:

  Unable to quote - Protection Class does not qualify.

  OK

• Protection Class 10 in California can be quoted as a Difference in Conditions policy.
• Click HERE for more info on the California DIC policy.

ARE YOU A CALIFORNIA FAIR PLAN CUSTOMER?
I have a California FAIR Plan Policy, which primarily covers fire damage...

You are correct - the FAIR Plan Dwelling Fire Policy does not include coverage for many common and important causes of loss that are typically included in a standard homeowners policy such as theft, water damage and liability.

Can Stillwater provide supplemental coverage for these other types of losses?
Yes, we can!

Our Difference in Conditions (DIC) Policy is specifically designed to provide the coverage that your FAIR Plan Policy does not. Stillwater’s DIC Policy is a companion to your FAIR Plan Policy and will ensure you are protected from most common and important causes of loss.

I’d like more information
To view the “FAIR Plan Companion Endorsement,” please click here.

For information about the California FAIR Plan and Difference in Conditions (DIC) policies, please click here.

  - Yes, I understand the policy I am attempting to purchase is a Difference in Conditions policy and will be subject to the coverage limitations listed in the “FAIR Plan Companion Endorsement”
  - No, I do not wish to continue with this purchase at this time.

  SAVE  CLOSE

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Trampolines
Residence premises with a trampoline are acceptable in all states for risks under the following conditions.: 

All States Except ID & UT
The following rules apply to both Above Ground and Inground trampolines: 
• The trampoline must be equipped with a properly installed safety net. 
• The trampoline must be located in a fenced portion of the yard.

IDAHO & UTAH (Effective 01/27/2021):
Above ground trampolines require a fenced location and installation of safety net.
Inground trampolines only require a fenced location. They do not need a safety net.

Unsecured Personal Property
Residence Premises with unsecured personal property are ineligible. This would include, but not be limited to: 
• Unsecured appliances (this does not include grills) 
• Unsecured lawn equipment (e.g. lawn mowers, snow blowers, tools) 
• Excessive unsecured property that reflects a lack of pride of ownership 
• Outdoor Patio furniture and similar outdoor property are acceptable.

Vehicles
Residence Premises that have any of the following vehicle exposures are ineligible: 
• Abandoned vehicle(s); 
• Non-Operational vehicle(s); 
• Vehicle(s) not regularly used; 
• Commercial vehicle(s) stored at the insured location; and 
• Vehicle(s) not parked in a driveway or other normal parking areas.
Thank You for your support of the Stillwater Insurance Group.