Dwelling Fire
Product and Underwriting Guide
Dwelling Fire Product Guide
Table of Contents
DP1, DP2, DP3

About Stillwater Insurance
What’s New
Contact Information
Marketing Materials
Submit Authority
Policy Submission
• Start a Quote
• Add Quote
Verification
• File Maintenance & Audit Requirements
Claims
• Procedure
• Contact Numbers
• Letter of Experience
DP Policy Types & Coverages
• DP1 Fire Only
• DP1 Basic Form
• DP2 Broad Form
• DP3 Special Form
• Fair Rental Value
• Additional Living Expense
• Personal & Premises Liability
• Other Coverages
• Loss Settlement Comparison
• Covered Perils Comparison
• Extended Coverage A & C
• Minimum Policy Premium

Can’t find what you are looking for?
Use Control F on your keyboard to perform a key word search

Deductibles
• Policy Deductibles
• Earthquake Deductibles
• Hurricane Deductibles
• Wind Hail Deductibles

Corporate Owned Properties
• Corporate Owned Property Surcharge
• Name Change Guidelines

Discounts

Endorsements

How to process On-line Endorsements

Home Inspections
• Inspection FAQs
• Resolving Inspection Issues
• How to view Inspection Reports

Billing, Policy Fees

Payments
• Payment FAQs
• Payment Options
• Make a Payment

Print/View Documents
• Online Declaration Page
• Policy History – Document Archive

Replacement Cost Calculation

DP UNDERWRITING FAQs:

Applicant / Policy Holder
• Claim Loss History
• CLUE Reports
• Bankruptcy & Foreclosure
• NCF Reports (No Hit)
• Named Insured Definition Chart
• Additional Insured/Certificate Holder
• 3rd Party Notification CA
• Name Change Guidelines
• Death of the Named or Additional Named Insured

 Dwelling & Residence Premises
• Age of Home
• Construction Types (ineligible)
• Course of Construction Renovation)
• Foundation Requirements
• High Value Dwellings
• Maintenance / Pride of Ownership
• Minimum Square Footage
• Occupancy
• Other Structures
• Roof Cover Types
• Solar Panels
• Solid Fuel Burning Appliances
• Utility Requirements
• Vacant Properties

Exposures / Location
• Animals (Animal Liability)
• Attractive Nuisances
• Brush Forest Area
• Commercial Exposure
• Domestic Workers
• Fire Protection
• Home Business (Day Care)
• Pools
• Protection Class
• Trampolines
• Trip Fall Hazards
• Underground Fuel Tanks
• Unsecured Personal Property
• Vehicles
Dwelling Fire
About Stillwater Insurance Group

Companies and Copyrights Copyright © 2015 Stillwater Insurance Group all rights reserved. Stillwater Insurance Group, the Stillwater Group logo, Stillwater Insurance Services, Inc. and the Stillwater Insurance Services, Inc. logo are registered trademarks of Duval Holdings, Inc.

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.*
What’s New?

Important Updates are archived and provide information on system changes.
Click here to view the Important Updates – Archive.

Dwelling Fire Product Guide Updates:

Discounts – please see discount pages for availability
• We have introduced an Age of Construction Discount in select states. Click here for more information.
• We have introduced a Claim Rating Plan factor in select states. Click here for more information
• We have revised the Newly Acquired Home Discount in select states. Click here for more information.
• We have introduced a Roof Type Discount in select states. Click here for more information.

Claim Loss History AZ & CA
• Click here for more information on changes to the Arizona and California Claim Loss History acceptance guidelines.

Other Structures
• Click here for more information on changes to square footage requirements on other structures.
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
4905 Belfort Rd, STE 110
Jacksonville, FL 32256

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

Our SalesPortal 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

Quotes which meet the underwriting conditions will proceed to the payment screen. A payment is required to submit the risk. Policies are only valid if they are issued on the SalesPortal with a policy number. WE do NOT provide the Producer submission authority except through our website.

Click below for information on starting a Quote:

Start a Dwelling Fire Quote
To start a Quote – 
Select New or Existing Customer.

Select Dwelling Fire 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 an ineligible (edit) that the risk is ineligible.

• **Please contact customer service 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 Quote process.

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)

✓ **Note:**
The above guidelines do **not** apply to GEICO per their agency agreement.
Dwelling Fire

Claim Procedures

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 1-800-220-1351
• 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 1-800-220-1351
• Fax (402) 351-2650 or 1-800-491-7683
• Email: claims@stillwater.com

Letter of Experience
Stillwater Insurance is able to provide a letter that shows the insured’s Loss History while insured with Stillwater Insurance Group.

Please send a request to: LOE@stillwater.com or via fax: 1-800-491-7683
• Please include the policy number
• Please allow 24 – 48 hours to process the request.
• Upon completion the Letter of Experience will be emailed.
• If the LOE needs to be forwarded to additional parties, please include that contact information in your email.
Dwelling Fire Policy Types

The Dwelling Fire program offers coverage for both owner occupied and tenant occupied properties. Coverage is available for one, two, three and four unit properties.

Stillwater offers the following Dwelling Fire policy types. Click on a Policy Type to view additional information:

- **DP1 Fire Only**
- **DP1 Basic Policy**
- **DP2 Broad Policy**
- **DP3 Special Policy**

Click on the following for additional information on:

- **Fair Rental Value**
- **Additional Living Expense**
- **Personal & Premises Liability**
- **Other Coverages**

Click on the following to view a policy form comparison for the following:

- **Loss Settlement**
- **Covered Perils**
- **Extended Coverage A & C**

**Dwelling Fire Coverage Chart**

<table>
<thead>
<tr>
<th>Basic Policy Coverages</th>
<th>DP1</th>
<th>DP2</th>
<th>DP3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A - Dwelling</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Coverage B - Other Structures</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Coverage C - Personal Property</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Coverage D - Fair Rental Value</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Coverage E - Additional Living Expense</td>
<td>By Endorsement</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

| Personal Liability                     | Yes | Yes | Yes |
| Medical Payments to Others             | Yes | Yes | Yes |

<table>
<thead>
<tr>
<th>Other Coverages</th>
<th>DP1</th>
<th>DP2</th>
<th>DP3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debris Removal</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Improvements, Alterations and Additions</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Reasonable Repairs</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Property Removed</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Worldwide Coverage</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Trees, Shrubs and Other Plants</td>
<td>By Endorsement</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Glass or Safety Glazing Material</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Collapse</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Click on the Other Coverages link to view additional information

Insureds who own more than 25 rental properties are ineligible
### Dwelling Fire - DP1 Basic Policy

#### Property Coverage A
- Coverage for Dwelling Structure
- Coverage A limits of $60,000 to $750,000 are available. There is no minimum Cov. A Limit in Maryland.

#### Other Structures Coverage B
- The basic policy provides 10% of the Coverage A limit of liability for loss by a Peril Insured Against to Other Structures.

**DP1 Form Note:** Payment under Coverage B reduces the Coverage A limit of liability by the amount paid for the same loss.

- The 10% limit can be increased with Underwriter approval.

#### Personal Property Coverage C
- If purchased the minimum Personal Property Coverage is $5,000.
  - **Owner Occupied:** The value cannot be greater than 75% of Coverage A
  - **Tenant Occupied:** The Value cannot be greater than $25,000

#### Additional Living Expense & Fair Rental Value Coverage D & E
- The minimum coverage available is $100,000 Liability
- The Quote provides increased limit options of $300,000 or $500,000.

#### Liability (Personal Liability)
- 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.

### Covered Perils - DP1 Basic Policy
- The DP1 Basic Policy is a named perils policy.
  - The DP1 as quoted will include 7 additional perils as Extended Coverage for an additional premium.
  - The policy can also be endorsed to provide coverage for Vandalism and Malicious Mischief.

# Dwelling Fire

## Policy Types

### Dwelling Fire – DP2 Broad Policy

<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 10% of Coverage A for detached structures located on the property.</td>
<td>If purchased the minimum Personal Property Coverage is <strong>$5,000</strong>.</td>
</tr>
<tr>
<td>Coverage A limits of $60,000 to $750,000 are available. There is no minimum Cov. A Limit in Maryland.</td>
<td>This limit can be increased with Underwriter approval.</td>
<td><strong>Owner Occupied</strong>: The value cannot be greater than 75% of Coverage A</td>
</tr>
<tr>
<td>The Dwelling must be insured to 100% of its replacement cost.</td>
<td>Click on the following to view additional information on increasing Other Structures:</td>
<td><strong>Tenant Occupied</strong>: The Value cannot be greater than <strong>$25,000</strong></td>
</tr>
<tr>
<td>Min Square footage allowed is 750 square feet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage A &amp; B Loss Settlement</td>
<td>Buildings under Coverage A or B or settled at replacement cost without deduction for depreciation</td>
<td><strong>Coverage C Personal Property Loss Settlement</strong></td>
</tr>
<tr>
<td>Additional Living Expense &amp; Fair Rental Value Coverage D &amp; E</td>
<td>The basic policy provides <strong>$100,000</strong> Liability</td>
<td>The DP2 policy only provides loss settlement on Personal Property on an Actual Cash Value (ACV) basis</td>
</tr>
<tr>
<td>Additional Rental Expense &amp; Fair Rental Value Coverage D &amp; E</td>
<td>The Quote provides increased limit options of $300,000 or $500,000.</td>
<td></td>
</tr>
<tr>
<td>The minimum coverage available is $100,000 Liability</td>
<td>Click on the following tab for additional information:</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 Quote provides increased limit options of $300,000 or $500,000.</td>
<td><strong>Liability</strong></td>
<td>The basic policy provides <strong>$1000</strong> Medical Payments.</td>
</tr>
<tr>
<td>Click on the following tab for additional information:</td>
<td>Click on the following tab for additional information:</td>
<td>The Quote provides the ability to increase coverage to $2000, or $5000.</td>
</tr>
<tr>
<td><strong>Fair Rental Value</strong></td>
<td><strong>Liability</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Additional Living Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Click here to view an Endorsement Coverage Listing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered Perils – DP2 Broad Policy</td>
<td><strong>Click here to view a Perils Chart</strong></td>
<td></td>
</tr>
<tr>
<td>• The DP2 Broad Policy is a named perils policy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• There are 16 Perils specifically listed in the policy.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Updated 06-08-16**

[Back to Policy Type Menu]

[Back to Table of Contents]
## Dwelling Fire – DP3 Special Policy

<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 10% of Coverage A for detached structures located on the property. This limit can be increased with Underwriter approval. Click on the following tab to view additional information on increasing Other Structures:</td>
<td>If purchased the minimum Personal Property Coverage is $5,000.</td>
</tr>
<tr>
<td>Coverage A limits of $60,000 to $750,000 are available. There is no minimum Cov. A Limit in Maryland. The Dwelling must be insured to 100% of its replacement cost. The policy can be endorsed to provide an additional amount of Coverage A. Click HERE for more information on the Specified Additional Amount of Coverage A Endorsement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Min Square footage allowed is 750 square feet</td>
<td></td>
<td>Coverage C Personal Property Loss Settlement</td>
</tr>
<tr>
<td>Coverage A &amp; B Loss Settlement Buildings under Coverage A or B or settled at replacement cost without deduction for depreciation.</td>
<td>Liability (Personal Liability)&amp; (Premises Liability – Tenant Occupied only )</td>
<td>The DP3 policy provides loss settlement on Personal Property on an Actual Cash Value Basis. For an additional premium the policy can be endorsed to provide Loss Settlement on Personal Property on a Replacement Cost basis.</td>
</tr>
<tr>
<td></td>
<td>The minimum coverage available is $100,000 Liability. The Quote provides increased limit options of $300,000 or $500,000. Click on the following tab for additional information:</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 $1000 Medical Payments. The Quote provides the ability to increase coverage to $2000, or $5000.</td>
</tr>
<tr>
<td>Additional Living Expense &amp; Fair Rental Value Coverage D &amp; E</td>
<td>Liability</td>
<td></td>
</tr>
<tr>
<td>Click on the following tab for additional information:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fair Rental Value</td>
<td></td>
<td>Click here to view a Perils Chart</td>
</tr>
<tr>
<td>Additional Living Expense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Click here to view an Endorsement Coverage Listing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Covered Perils - DP3 Special Policy
- The DP3 Special Policy provides open peril coverage for Coverage A and B, subject to certain exclusions.
- Coverage C is provided on a named peril basis, based on the 16 perils specifically listed in the policy.
**Fair Rental Value Coverage D (Tenant Occupied)**

- If a loss to property by a Peril Insured Against makes part of the described location rented to others or held for rental unfit for its normal use, we cover the fair rental value of that part of the described location rented to others or held for rental by the insured less any expenses that do not continue while that part of the described location rented or held for rental is not fit to live in.

- Payment will be for the shortest time required to repair or replace that part of the described location rented or held for rental.

- If a civil authority prohibits the insured’s use of the described location as a result of direct damage to a neighboring location by a Peril Insured Against, we cover the Fair Rental Value loss for no more than two weeks.

- The periods of time referenced above are not limited by the expiration of the policy.

- We do not cover loss or expense due to cancellation of a lease agreement.

**DP1:**

Dwelling Fire policies provide up to *20% of the Coverage A limit* of liability for loss of fair rental value. The DP1 form will pay only 1/12 of this 20% for each month the rented location is unfit for its normal use.

- **Note:** Payment under this coverage reduces the Coverage A limit of liability by the amount paid for the same loss.

**DP2 & DP3:**

Dwelling Fire policies provide *up to 20% of the Coverage A limit*. The payment will be for the least amount of time needed to repair or replace the dwelling.

*Virginia only offers up to 10% of the Coverage A limit of liability for Fair Rental Value.*
Additional Living Expense Coverage E (Owner Occupied)

- If a loss to property by a Peril Insured Against makes the described location unfit for its normal use, we cover any necessary increase in living expenses incurred by the insured so that the household can maintain its normal standard of living.
- Payment will be for the shortest time required to repair or replace the described location or, if the insured relocates, the shortest time required for the insured household to settle elsewhere.
- If a civil authority prohibits the insured from use of the described location as a result of direct damage to a neighboring location by a Peril Insured Against, we cover the Additional Living Expense loss for no more than two weeks.
- The periods of time referenced above are not limited by the expiration of the policy.

Dwelling Fire policies provide up to * 20% of the Coverage A limit of liability for Additional Living Expense.

✓ Note: In some states the Dwelling Fire Policy Declaration may also state: [Up to 25% a month]. This percentage is applied to the dollar amount of coverage afforded under the policy.
Example: A policy with a Coverage A limit of $100,000 would have 20% of this limit or $20,000 available for Coverage E. If a covered loss occurs involving Additional Living Expense, then the policy would pay up to 25% of this limit or $5,000 on a monthly basis.

✓ Note:
- Additional Living Expense is included in the DP2 and DP3 Policies.
- For an additional premium the DP1 policy can be endorsed to add Additional Living Expense.

✓ Note:
The application of Fair Rental Value or Additional Living Expense is determined by who occupies the property.

Examples:
1. If the dwelling is indicated as Tenant Occupied then the * 20% limit is available for Fair Rental Value, and the Additional Living Expense does not apply.
2. If the dwelling is indicated as Owner Occupied then the * 20% limit is available for Additional Living Expense, and the Fair Rental Value does not apply.
3. If the dwelling has multiple family units and is a combination of Owner and Tenant Occupied, then the * 20% limit is split between Fair Rental Value and Additional Living Expense.

The Stillwater Dwelling Fire Declaration page does not display a set limit, instead it references SEE DWELLING POLICY FORM.

• This is due to the possible variations listed in the above examples:
  * Virginia only offers up to 10% of the Coverage A limit of liability for Additional Living Expense.
Personal Liability:
• Liability coverage on and off your premises.
• The liability coverage that pays up to the stated amount of the policy in the event that you are found to be liable to someone else on or off your premises.

Premises Liability:
• Liability coverage on your rental property's premises.
• The liability coverage that pays up to the stated amount of the policy in the event that you are found liable to someone else on the property's premises.

✓ Note:
• Premises Liability is required on all Tenant Occupied Policies.
• Owner Occupied Dwelling Fire policies will not have Premises Liability Coverage.

✓ Note:
Personal Liability and Premises Liability will appear as separate itemized coverages on all Tenant Occupied Dwelling Fire Policies.
✓ Premises Liability is required on all Tenant Occupied Policies.
Other Coverages

The Dwelling Fire policy provides the following Other Coverages. Coverage is subject for loss by a Peril Insured Against.

- Debris Removal
- Improvements, Alterations and Additions
- Reasonable Repairs
- Property Removed
- Worldwide Coverage
- Fire Department Service Charge
- Tree, Shrubs, and Other Plants (Coverage on the DP01 is available by Endorsement only)
- Glass or Safety Glazing Material (DP02 & DP03 only)
- Collapse (DP02 & DP03 only)

Please see the Policy Form for a full description of these Coverages.
### Coverage C Personal Property Loss Settlement

#### DP1
- The **DP1** policy only provides loss settlement on Personal Property on an Actual Cash Value (ACV) basis.

#### DP2
- The **DP2** policy only provides loss settlement on Personal Property on an Actual Cash Value (ACV) basis.

#### DP3
- The **DP3** policy provides loss settlement on Personal Property on an Actual Cash Value Basis.
- For an additional premium the policy can be endorsed to provide Loss Settlement on Personal Property on a Replacement Cost basis.
- Replacement Cost settles losses for the cost of repair or replacement without deduction for depreciation.
- Endorsement: **Personal Property Replacement Cost Loss Settlement (DP3 only)**

### Coverage A & B Loss Settlement

#### DP1
- The **DP1** policy only provides Coverage A and B on an Actual Cash Value (ACV) basis.

#### DP2
- Buildings under Coverage A and B are settled at replacement cost without deduction for depreciation
- Please see the **DP2** Form for specific guidelines

#### DP3
- Buildings under Coverage A and B are settled at replacement cost without deduction for depreciation.
- Please see the **DP3** Form for specific guidelines

---

### Dwelling Fire Loss Settlement

<table>
<thead>
<tr>
<th>Loss Settlement</th>
<th>DP1</th>
<th>DP2</th>
<th>DP3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings under Coverage A and B</td>
<td>ACV</td>
<td>Replacement</td>
<td>Replacement</td>
</tr>
<tr>
<td>Personal Property Coverage C</td>
<td>ACV</td>
<td>ACV</td>
<td>ACV or Replacement by Endorsement</td>
</tr>
</tbody>
</table>

**Note:**

The **DP3 Dwelling Fire Quote** will initially include Personal Property Loss Settlement on a **ACV** basis, with an option to select **Replacement**: 

- **CONTENTS COV:** Replacement 36.00

→ Back to Policy Type Menu

→ Back to Table of Contents

Updated 01-01-16
### Dwelling Fire Policy Covered Perils Comparison

**DP1 Fire Only**
- The DP1 Fire Only is a named perils policy.
- Coverage is restricted to the peril of Fire & Lightning, and Internal Explosion only.
- For an additional premium, coverage for 7 additional perils can be added as Extended Coverage.

**DP1 Basic Policy**
- The DP1 Basic Policy is a named perils policy.
- The DP1 Basic as quoted will include 7 additional perils as Extended Coverage for an additional premium.
- The policy can also be endorsed to provide coverage for Vandalism and Malicious Mischief.

**DP2 Broad Policy**
- The DP2 Broad Policy is a named perils policy.
- There are 16 Perils specifically listed in the policy.

**DP3 Special Policy**
- The DP3 Special Policy provides open peril coverage for Coverage A and B, subject to certain exclusions.
- Coverage C is provided on a named peril basis, based on the 16 perils specifically listed in the policy.

---

<table>
<thead>
<tr>
<th>Perils</th>
<th>DP1 Fire only</th>
<th>DP1</th>
<th>DP2</th>
<th>DP3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental discharge of water or steam</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Aircraft &amp; Vehicles</td>
<td>Optional</td>
<td>Yes (when vehicle is not driven by an insured)</td>
<td>Yes (when vehicle is not driven by an insured)</td>
<td>Yes (when vehicle is not driven by an insured)</td>
</tr>
<tr>
<td>Damage by Burglars</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Explosion</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Falling Objects</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Fire &amp; Lightning</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Freezing</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Internal Explosion</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Riot or Civil Commotion</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Smoke</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sudden cracking of a steam or hot water heating system</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sudden damage from artificial electric currents</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vandalism or Malicious Mischief</td>
<td>No</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Volcanic Eruption</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Weight of ice, snow or sleet</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Windstorm or Hail</td>
<td>Optional</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**The Peril of Theft can be added via endorsement**

---

Click [here](#) for an explanation of Extended Coverage A & C

---

Back to Policy Type Menu  
Back to Table of Contents
Extended Coverage Policy Declaration Itemization

The Stillwater Dwelling Fire Policy Declaration will list two separate itemizations for Coverage A – Extended Coverage and Coverage C – Extended Coverage:

- **Coverage A – Fire**: has an itemized premium of $220.00 – this is for the peril of Fire & Lightning and Internal Explosion.
- **Coverage B – Other Structures**: has a limit of $208,000 and a premium of $220.00.
- **Coverage C – Fire**: has a limit of $20,800 and a premium of $4.00.
- **Coverage A – Extended Coverage**: has a limit of $208,000 and a premium of $348.00.
- **Coverage C – Extended Coverage**: has a limit of $5,000 and a premium of $3.00.

There are 16 perils specifically listed in the Dwelling Fire Policy. For rating purposes, separate premium will be shown for Fire and Extended Coverage.

The Extended Coverage portion represents all covered perils other than Fire & Lightning and Internal Explosion.

In the Example above:

- **Coverage A – Fire** has an itemized premium of $220.00 – this is for the peril of Fire & Lightning and Internal Explosion.
- **Coverage C – Fire** has an itemized premium of $4.00 – this is for the peril of Fire & Lightning and Internal Explosion.
- **Coverage A – Extended Coverage** has an itemized premium of $348.00 – this is for all covered perils other than of Fire & Lightning and Internal Explosion.
- **Coverage C – Extended Coverage** has an itemized premium of $3.00 – this is for all covered perils other than of Fire & Lightning and Internal Explosion.

✓ **Note**: The EXTENDED coverage is not an optional coverage, and cannot be removed.

✓ If the applicant does not desire Extended Peril Coverage select the DP1 Fire Only Quote option.

- Back to Policy Type Menu
- Back to Table of Contents
Minimum Policy Premium

✓ **Note:** The minimum policy premiums listed do NOT include any State Policy Fees where applicable.

Click [here](#) for Policy Fee info

<table>
<thead>
<tr>
<th>State</th>
<th>Min Policy Premium</th>
<th>State</th>
<th>Min Policy Premium</th>
<th>State</th>
<th>Min Policy Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>$150</td>
<td>MD</td>
<td>$300</td>
<td>OR</td>
<td>$150</td>
</tr>
<tr>
<td>AR</td>
<td>$175</td>
<td>MN</td>
<td>$150</td>
<td>PA</td>
<td>$300</td>
</tr>
<tr>
<td>AZ</td>
<td>$250</td>
<td>MO</td>
<td>$150</td>
<td>SD</td>
<td>$100</td>
</tr>
<tr>
<td>CA</td>
<td>$200</td>
<td>MT</td>
<td>$250</td>
<td>TN</td>
<td>$250</td>
</tr>
<tr>
<td>CO</td>
<td>$250</td>
<td>ND</td>
<td>$150</td>
<td>TX</td>
<td>$50</td>
</tr>
<tr>
<td>DE</td>
<td>$250</td>
<td>NE</td>
<td>$100</td>
<td>UT</td>
<td>$220</td>
</tr>
<tr>
<td>IA</td>
<td>$250</td>
<td>NJ</td>
<td>$250</td>
<td>VA</td>
<td>$100</td>
</tr>
<tr>
<td>ID</td>
<td>$175</td>
<td>NM</td>
<td>$150</td>
<td>VT</td>
<td>$115</td>
</tr>
<tr>
<td>IL</td>
<td>$300</td>
<td>NV</td>
<td>$150</td>
<td>WA</td>
<td>N/A</td>
</tr>
<tr>
<td>IN</td>
<td>$150</td>
<td>NY</td>
<td>$250</td>
<td>WI</td>
<td>$150</td>
</tr>
<tr>
<td>KS</td>
<td>$150</td>
<td>OH</td>
<td>$300</td>
<td>WY</td>
<td>$175</td>
</tr>
<tr>
<td>ME</td>
<td>$300</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Updated 04-17-19
Deductibles
Deductible options and availability vary based on State and location (territory). Deductible availability can be determined via the quote.

✓ Note:
The quote 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.
Corporate Owned Properties – Corporate Owned Property Surcharge

Available in all States

| Form availability: | Surcharge | 25% |

If the dwelling is owned/titled in the name of a corporation, association, business, church or non profit organization a surcharge of 25% will apply to the policy.

Risks owned by LLCs, LLPs or Corporate owned must be written in the name of the LLC, LLP or Corp. In most states, a surcharge will apply.

In surcharge states, if the agent says YES to the corporate owned question, list the LLC, LLP or Corp as the named insured and the surcharge applies.

The surcharge states are:
AR, AZ, CA, CO, DE, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NE, NJ, NM, NV, NY, OH, OR, PA, SD, TN, TX, UT, VA, VT, WI & WY.

The non-surcharge states are:
AK, MD and WA

Name Change Guidelines

- We cannot endorse a policy to change the Named Insured from an individual to a Corporate Entity or vice versa.
- If the name on the title has changed it will require a rewrite.
- If we find the policy was written incorrectly, we will either: Cancel the Policy or Set the policy to Non-renew based on the states length of Underwriting period guidelines.

Please click on the following tab to view a chart that includes additional information on Named Insured – Additional Insured Eligibility.
Stillwater offers a variety of Policy Discounts.
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

- Age of Construction
- Age of System (Minnesota)
- Claim Record Rating
- GEICO Companion Policy
- Employee
- Fire Insurance Premium Tax Credit (AZ only)
- Home Alert Protection
- Multi Policy
- Newly Acquired Home
- Professional Property Management Company
- Renewal Discount (New York only)
- Roof Type

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"
How are Discounts Factored?

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% Tile Roof Discount based on a policy with a $1000 Premium.

<table>
<thead>
<tr>
<th>10% Factored Discount</th>
<th>10% Flat Discount</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>We DO NOT calculate discounts based on a Flat %</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>
<td>$1000 x 10% = $100 Discount</td>
</tr>
</tbody>
</table>

$36.14 Discount

Discounts are listed on the Coverage screen on all DP quotes. The itemized dollar amount of the discount is not included on Dwelling Fire quotes.

Customer Service can provide a What if Quote for Mid Term discount endorsements (where Mid Term discount endorsements are allowed).
### Dwelling Fire Discounts

#### Age of Construction

AK, AR, AZ, CA, CO, DE, ID, IA, IL, IN, KS, MD, ME, MO, MT, ND, NE, NJ, NV, NM, NY, OH, OR, PA, SD, TN, UT, VA, VT, WA, WI, WY

A discount may apply based on the year of Construction.

The percentage of the discount varies based on the year that the dwelling was completed and first occupied.

The discount is not offered on homes constructed 20 years or more preceding the current calendar year.

### 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”

### Form availability:

<table>
<thead>
<tr>
<th>AS400 Code</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>Varies</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State</th>
<th>AS400 Code</th>
<th>NB &amp; REN Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td></td>
<td>06/09/17 NB &amp; 07/29/17 REN</td>
</tr>
<tr>
<td>Arkansas</td>
<td></td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
</tr>
<tr>
<td>Alaska</td>
<td></td>
<td>04/14/18 NB &amp; 04/14/18 REN</td>
</tr>
<tr>
<td>California</td>
<td></td>
<td>04/14/18 NB &amp; 04/14/18 REN</td>
</tr>
<tr>
<td>Colorado</td>
<td></td>
<td>12/24/18 NB &amp; 02/12/19 REN</td>
</tr>
<tr>
<td>Delaware</td>
<td></td>
<td>09/28/18 NB &amp; 11/17/18 REN</td>
</tr>
<tr>
<td>Idaho</td>
<td></td>
<td>05/04/18 NB &amp; 06/23/18 REN</td>
</tr>
<tr>
<td>Illinois</td>
<td></td>
<td>05/18/18 NB &amp; 07/07/18 REN</td>
</tr>
<tr>
<td>Indiana</td>
<td></td>
<td>08/10/18 NB &amp; 09/29/18 REN</td>
</tr>
<tr>
<td>Iowa</td>
<td></td>
<td>05/06/18 NB &amp; 06/25/18 REN</td>
</tr>
<tr>
<td>Kansas</td>
<td></td>
<td>05/05/18 NB &amp; 06/24/18 REN</td>
</tr>
<tr>
<td>Maine</td>
<td></td>
<td>05/18/18 NB &amp; 07/07/18 REN</td>
</tr>
<tr>
<td>Maryland</td>
<td></td>
<td>08/24/18 NB &amp; 10/13/18 REN</td>
</tr>
<tr>
<td>Missouri</td>
<td></td>
<td>07/12/18 NB &amp; 08/31/18 REN</td>
</tr>
<tr>
<td>Nebraska</td>
<td></td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
</tr>
<tr>
<td>Nevada</td>
<td></td>
<td>07/07/18 NB &amp; 08/26/17 REN</td>
</tr>
<tr>
<td>New Jersey</td>
<td></td>
<td>06/23/17 NB &amp; 08/12/17 REN</td>
</tr>
<tr>
<td>New Mexico</td>
<td></td>
<td>06/23/17 NB &amp; 08/12/17 REN</td>
</tr>
<tr>
<td>New York</td>
<td></td>
<td>05/26/18 NB &amp; 07/16/18 REN</td>
</tr>
<tr>
<td>North Dakota</td>
<td></td>
<td>09/12/18 NB &amp; 11/01/18 REN</td>
</tr>
<tr>
<td>Ohio</td>
<td></td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
</tr>
<tr>
<td>Oregon</td>
<td></td>
<td>05/31/18 NB &amp; 07/20/18 REN</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td></td>
<td>08/01/18 NB &amp; 09/20/18 REN</td>
</tr>
<tr>
<td>South Dakota</td>
<td></td>
<td>08/15/18 NB &amp; 10/04/18 REN</td>
</tr>
<tr>
<td>Tennessee</td>
<td></td>
<td>07/31/18 NB &amp; 09/19/18 REN</td>
</tr>
<tr>
<td>Utah</td>
<td></td>
<td>05/18/18 NB &amp; 07/07/18 REN</td>
</tr>
<tr>
<td>Vermont</td>
<td></td>
<td>09/07/18 NB &amp; 10/27/18 REN</td>
</tr>
<tr>
<td>Virginia</td>
<td></td>
<td>07/21/17 NB &amp; 09/09/17 REN</td>
</tr>
<tr>
<td>Washington</td>
<td></td>
<td>08/18/17 NB &amp; 10/07/17 REN</td>
</tr>
<tr>
<td>Wisconsin</td>
<td></td>
<td>04/06/18 NB &amp; 06/10/18 REN</td>
</tr>
<tr>
<td>Wyoming</td>
<td></td>
<td>08/28/18 NB &amp; 10/20/18 REN</td>
</tr>
</tbody>
</table>
Age of System (Minnesota only)
The discount applies according to the calendar year that the dwelling was completed and first occupied.

| Form availability: | Factored Discount | Varies |

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:
  - Fax: 866-290-2667
  - 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.

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”
Dwelling Fire Discounts

Claim Record Rating Plan:
AK, AR, AZ, CA, CO, DE, ID, IA, IL, IN, KS, MD, ME, MN, MO, MT, ND, NE, NJ, NM, NV, NY, OH, OR, SD, TN, UT, VA, VT, WA, WI, WY

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.

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”

Form availability:  
Factored Discount

<table>
<thead>
<tr>
<th>Form availability:</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>Varies</td>
</tr>
<tr>
<td>AS400 Code</td>
<td>L#</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Arizona</th>
<th>Arkansas</th>
<th>Alaska</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/09/17 NB &amp; 07/29/17 REN</td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
<td>04/14/18 NB &amp; 04/14/18 REN</td>
<td>04/14/18 NB &amp; 04/14/18 REN</td>
</tr>
<tr>
<td>Colorado</td>
<td>Delaware</td>
<td>Idaho</td>
<td>Illinois</td>
</tr>
<tr>
<td>12/24/18 NB &amp; 02/12/19 REN</td>
<td>09/28/18 NB &amp; 11/17/18 REN</td>
<td>05/04/18 NB &amp; 06/23/18 REN</td>
<td>05/18/18 NB &amp; 07/18/18 REN</td>
</tr>
<tr>
<td>Indiana</td>
<td>Iowa</td>
<td>Kansas</td>
<td>Maine</td>
</tr>
<tr>
<td>08/10/18 NB &amp; 09/29/18 REN</td>
<td>05/06/18 NB &amp; 06/25/18 REN</td>
<td>05/05/18 NB &amp; 06/24/18 REN</td>
<td>05/18/18 NB &amp; 07/18/18 REN</td>
</tr>
<tr>
<td>Maryland</td>
<td>Missouri</td>
<td>Montana</td>
<td>Nebraska</td>
</tr>
<tr>
<td>08/24/18 NB &amp; 10/13/18 REN</td>
<td>07/12/18 NB &amp; 08/31/18 REN</td>
<td>03/15/19 NB &amp; 05/04/19 REN</td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
</tr>
<tr>
<td>Nevada</td>
<td>New Jersey</td>
<td>New Mexico</td>
<td>New York</td>
</tr>
<tr>
<td>07/07/17 NB &amp; 08/26/17 REN</td>
<td>06/23/17 NB &amp; 08/12/17 REN</td>
<td>06/23/17 NB &amp; 08/12/17 REN</td>
<td>05/26/18 NB &amp; 07/16/18 REN</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Ohio</td>
<td>Oregon</td>
<td>Pennsylvania</td>
</tr>
<tr>
<td>09/12/18 NB &amp; 11/01/18 REN</td>
<td>07/06/18 NB &amp; 08/25/18 REN</td>
<td>05/31/18 NB &amp; 07/20/18 REN</td>
<td>08/01/18 NB &amp; 09/20/18 REN</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Tennessee</td>
<td>Utah</td>
<td>Vermont</td>
</tr>
<tr>
<td>08/15/18 NB &amp; 10/04/18 REN</td>
<td>07/31/18 NB &amp; 09/19/18 REN</td>
<td>05/18/18 NB &amp; 07/07/18 REN</td>
<td>09/07/18 NB &amp; 10/27/18 REN</td>
</tr>
<tr>
<td>Virginia</td>
<td>Washington</td>
<td>Wisconsin</td>
<td>Wyoming</td>
</tr>
<tr>
<td>07/21/17 NB &amp; 09/09/17 REN</td>
<td>08/18/17 NB &amp; 10/07/17 REN</td>
<td>04/06/18 NB &amp; 06/10/18 REN</td>
<td>08/29/18 NB &amp; 10/20/18 REN</td>
</tr>
</tbody>
</table>
GEICO Companion Policy
Stillwater offers Companion Policy Discounts if the insured is also the insured on a private passenger auto policy written by a licensed GEICO agent through GEICO Casualty Company, GEICO General Insurance Company, GEICO Indemnity Company or Government Employees Insurance Company.

The discount shall be removed upon the next renewal in the event that the GEICO Auto Policy is no longer in effect.

The Companion Policy discount can be added at New Business.

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

<table>
<thead>
<tr>
<th>STATE</th>
<th>GEICO Companion Discount %</th>
<th>ND</th>
<th>NE</th>
<th>None</th>
<th>NJ</th>
<th>4%</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AR</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AZ</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DE</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IA</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ID</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IL</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KS</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ME</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MD</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MN</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MO</td>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MT</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></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”
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:

<table>
<thead>
<tr>
<th>State</th>
<th>State</th>
<th>State</th>
<th>State</th>
<th>State</th>
<th>State</th>
<th>State</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>AR</td>
<td>CT</td>
<td>DE</td>
<td>IA</td>
<td>ID</td>
<td>IN</td>
<td>KS</td>
</tr>
<tr>
<td>ME</td>
<td>MN</td>
<td>MO</td>
<td>ND</td>
<td>NE</td>
<td>NH</td>
<td>NJ</td>
<td>NM</td>
</tr>
<tr>
<td>RI</td>
<td>SC</td>
<td>SD</td>
<td>UT</td>
<td>VA</td>
<td>VT</td>
<td>WA</td>
<td>WI</td>
</tr>
<tr>
<td>WV</td>
<td>WY</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Fire Insurance Premium Tax Credit (AZ only)
- A credit applies if the insured residence is located in the incorporated cities of Carefree, AZ and Fountain Hills, AZ in zip codes: 85268, 85269, and 85377. The credit is required in cities that procure the services of a private fire company.

<table>
<thead>
<tr>
<th>Form availability:</th>
<th>Credit Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Forms</td>
<td>0.995</td>
</tr>
<tr>
<td>AS400 Code</td>
<td>PTC Premium Tax</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 Alert Protection Credit
A credit is available for fire and burglary prevention efforts by the policyholder. Please see the chart for State variations:

<table>
<thead>
<tr>
<th>STATE</th>
<th>Does the home have a smoke alarm, dead bolt and fire extinguisher?</th>
<th>Smoke Alarm, Dead Bolt and Fire Extinguisher &amp; with a Burglar and/or Fire Alarm that reports to a central station:</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>AR</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>AZ</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>CA</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>CO</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>CO</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>DE</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>ID</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>IL</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>IN</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>IA</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>KS</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>ME</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>MD</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>MO</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>MN</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>NJ</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>NM</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>NV</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>NY</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>OH</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>OR</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>PA</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>SD</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>TN</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>TX</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>UT</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>VT</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>VA</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>WA</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>WI</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>WY</td>
<td>3%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Available in all States

Form availability: ❖ Factored Discount
All Forms See Chart

Coverage Credit
HOME ALERT PROT

The 3% Home Alert Protection Credit can be added at New Business with a Yes response to: Does the home have a smoke, alarm, dead bolt, and fire extinguisher?

A No response to this question will generate an ineligible edit:

Does not have smoke alarm, dead bolt and fire extinguisher.

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.

❖ 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”
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.
Multi Policy Discount

A discount is available if the named insured is also the named insured on another policy written by the Stillwater Insurance:

<table>
<thead>
<tr>
<th>Available in all States</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form availability:</td>
<td></td>
</tr>
<tr>
<td>All Forms</td>
<td>3%</td>
</tr>
<tr>
<td>AS400 Code</td>
<td>MP</td>
</tr>
</tbody>
</table>

✓ Note:

If the Dwelling Fire policy is effective prior to any other eligible policy being in effect, the discount is not applicable until the next renewal date. The discount cannot be added 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”
Newly Acquired Home Discount

A discount is available if the home has been newly purchased.

✓ **Note:** The insured must have qualified for the “First Year” discount at policy inception in order to qualify for subsequent discounts.
✓ The following states offer a discount up to the 5th year: Prior to this change the discount was only offered for the first 2 years on Newly Acquired Homes.

<table>
<thead>
<tr>
<th>All states except for MN &amp; TX</th>
<th>Factored Discount</th>
<th>Newly Acquired Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>10%</td>
<td>1st Year</td>
</tr>
<tr>
<td>8%</td>
<td>8%</td>
<td>2nd Year</td>
</tr>
<tr>
<td>6%</td>
<td>6%</td>
<td>3rd Year</td>
</tr>
<tr>
<td>4%</td>
<td>4%</td>
<td>4th Year</td>
</tr>
<tr>
<td>2%</td>
<td>2%</td>
<td>5th Year</td>
</tr>
<tr>
<td>None</td>
<td>None</td>
<td>Over 5 years</td>
</tr>
</tbody>
</table>

**AS400 Code**

- N1 Newly Acquired 1st Year
- N2 Newly Acquired 2nd Year
- N3 Newly Acquired 3rd Year
- N4 Newly Acquired 4th Year
- N5 Newly Acquired 5th Year

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

**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”

**Minnesota**

<table>
<thead>
<tr>
<th>Factored Discount</th>
<th>Newly Acquired Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form availability:</td>
<td>All Forms</td>
</tr>
<tr>
<td>Newly Acquired 1st year</td>
<td>10%</td>
</tr>
<tr>
<td>Newly Acquired 2nd year</td>
<td>5%</td>
</tr>
</tbody>
</table>

**AS400 Code**

- N1 Newly Acquired 1st Year
- N2 Newly Acquired 2nd Year

**Texas (All Forms)**

<table>
<thead>
<tr>
<th>Factored Discount</th>
<th>Newly Acquired Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>1st Year</td>
</tr>
<tr>
<td>7%</td>
<td>2nd Year</td>
</tr>
<tr>
<td>3%</td>
<td>3rd Year</td>
</tr>
</tbody>
</table>

**AS400 Code**

- N1 Newly Acquired 1st Year
- N2 Newly Acquired 2nd Year
- N3 Newly Acquired 3rd Year

- Back to Discount Menu
- Back to Table of Contents
Renewal Discount (New York only)

A discount is available on renewal policies. This discount is currently only available in the state of New York.

This discount was introduced 07-15-18 and only applies to Dwelling Fire policies that renew in New York effective 07-15-2018 and later.

<table>
<thead>
<tr>
<th>Available in all States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form availability:</td>
</tr>
<tr>
<td>All Forms</td>
</tr>
<tr>
<td>AS400 Code</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”
Dwelling Fire Discounts

Roof Type Adjustment:
AK, AR, AZ, CA, CO, DE, ID, IA, IL, IN, KS, MD, ME, MN, MO, MT ND, NE, NJ, NM, NV, OH, OR, PA, SD, UT, VA, VT, WA, WI, WY

A discount is available for policies with other than standard roof covering materials.
The discount applies for Tile roofs made of Clay, Terra Cotta, Slate or Concrete.

The Discount varies. See the chart for the discount percentage

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Forms</td>
<td></td>
</tr>
</tbody>
</table>

10% discount in the following states:

- AK
- AR
- CO
- DE
- IA
- ID
- IL
- IN
- KS
- MD
- ME
- MO
- MN
- MT
- NE
- ND
- NM
- OH
- OR
- PA
- SD
- TN
- UT
- VA
- VT
- WA
- WI
- WY

2% discount in California

4% discount in the following states:

- AZ
- NJ
- NV
- WA

Note:
There isn’t a Discount in New York and Texas

Wood Roofs are only acceptable in the state of Washington but are subject to a 10% Wood Roof Surcharge.

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”
Dwelling Fire Discounts

Professional Property Management Company

A discount applies if the dwelling is being managed by a professional management company that has been certified by the NARPM (National Association of Residential Property Managers).

<table>
<thead>
<tr>
<th>Form availability:</th>
<th>Factored Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS400 Code</td>
<td>PM</td>
</tr>
</tbody>
</table>

The **Professional Property Management Company** discount is currently available in the following States:

- AR
- AZ
- CA
- CO
- DE
- IA
- ID
- IL
- IN
- KS
- ME
- MN
- MO
- MT
- ND
- NE
- NJ
- NM
- NV
- NY
- OH
- OR
- PA
- SD
- TN
- TX
- UT
- VA
- VT
- WI
- WY

**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”

**Quote Question:**

A **Yes**, response to the following quote question will prompt a message:

Is the property managed by a Property Management company certified by the National Association of Residential Property Managers?

- YES
- NO

**Note:**

The discount can be added at New Business and mid-term with documentation that validates that the property management company is certified by the NARPM. If added mid-term the discount will be applied on a pro rata basis.

Send documentation to Underwriting
- Fax: (866)290-2667
- Email: underwriting@stillwater.com

**Back to Discount Menu**

**Back to Table of Contents**
Stillwater offers a variety of Endorsements that are available to add via the 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.

Scheduled Personal Property (SPP) is NOT offered on the Dwelling Fire Policy Form.

Please click on the following tab for information on how to process changes:

- Automatic Increase in Insurance
- Coverage B (Other Structures increased limits)
- Earthquake
- Foundation Coverage (TX only)
- Functional Replacement Cost
- Limited Fungi, Wet or Dry Rot or Bacteria
- Limited Hurricane Coverage for Outdoor Property
- Limited Lead and Escaped Liquid Fuel Liability
- Limited Smoke, Soot, Ash (Wildfire Coverage)
- Mine Subsidence
- Ordinance or Law
- Personal Injury
- Personal Property Loss Settlement
- Specified Additional Amount of Coverage A
- Theft Coverage (Limited & Broad Theft)
- Water Back-up and Sump Discharge Overflow
- Workers Compensation (CA, NJ, NY)

Click on the following tab to view additional Endorsement options that are not available to add:
Automatic Increase in Insurance

For an additional premium the policy can be endorsed to provide for an annual increase in the limits of liability for Coverages A and B.

- The quote will initially include an annual increase of limit of 4% for an additional premium.
- There are options to select increased limits of 6% or 8%.
- There is also an option to reject the coverage.

**Definition**

This 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 Dwelling Fire Policy.

The limits will be increased by the percentage shown in the policy for this coverage. The percentage will be applied pro rata during the policy period to the limits of liability shown on the Declarations for Coverages A and B.

**What does it do?**

If inflation guard coverage is included 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.

The Auto Increase Endorsement helps to keep pace with increases in the cost of building materials, labor costs and other costs associated with rebuilding the home.
Other Structures Coverage B increase

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 Dwelling automatically include a **Coverage B – Other Structures** limit equal to 10% 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

Updated 10-14-16
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.

- The Deductible is a percentage % of the Coverage A amount.
- Availability and Deductible options vary by State and by location.

Earthquake coverage should always be added via the quote, or via modify coverage endorsement 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:

Earthquake Coverage availability:

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

California Note: EQ is not available to quote in CA:
In compliance with Section 10081 of the California Insurance Code, coverage for earthquake shall be offered within 60 days of issuance of a Dwelling Fire 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.

**CA MANDATORY EARTHQUAKE 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.

**CA Closed Zip Codes:** The following zip codes are closed for EQ in California: 91311, 91326, 91344, and 91350
**Foundation Coverage (Texas only)**

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**

The Functional Replacement Cost endorsement is automatically included as a mandatory endorsement on all homes over 50 years old. The endorsement is defined as follows:

- **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.
- 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 but is not available to quote.
- Please note that the existence of unusual or irreplaceable construction would deem the risk as being ineligible.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

The **Limited Fungi, Wet or Dry Rot, or Bacteria Coverage** endorsement is automatically provided based on the following policy limits. The coverage applies to both **Personal Property** and **Liability**. Coverage limits and state exceptions to these limits are listed below:

**Personal Property**
This endorsement provides **$10,000** to pay for loss to covered real and personal property, owned by an insured, that is damaged by fungi, wet or dry rot, or bacteria on the described location.

**Application of Limits of Liability**
For property coverage, **$10,000** is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage or the number of claims made during the policy period. **DP 04 22**

**DP 04 22 State Exceptions:**
- **California:** only provides **$2,500**
- **Increase Limits** of **$25,000** and **$50,000** are offered in the following states for an additional premium:
  - New York, Vermont
- **Section I Limits.** The Limited Fungi Endorsement does not apply to real and personal property in the following states:
  - Alaska, Arkansas, Virginia, Washington

✓ Not available in Texas

**Liability**
This endorsement provides **$50,000** to pay for damages because of Bodily Injury or Property Damage involving the inhalation of, ingestion or, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

**Application of Limits of Liability**
For liability coverage, **$50,000** is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of person injured, the number of person whose property is damaged, the number of insured, the number of locations insured under this policy or the number of bodily injury or property damage claims filed. **DL 24 71**

**DL 24 71 State Exceptions:**
- **Increase Limit** of **$100,000** is offered in the following states for an additional premium: New York
- **Liability Limits.** The Limited Fungi Endorsement does not apply to Bodily Injury or Property Damage in the following states: Alaska, Arkansas

✓ Not available in Texas
Limited Hurricane Coverage (Outdoor Property) Texas

This endorsement is only available in Texas

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.

Back to Endorsement Menu
Back to Table of Contents
Limited Lead and Escaped Liquid Fuel Liability

A limitation for Lead and Escaped Liquid Fuel applies as follows:

Property Remediation For Escaped Liquid Fuel Coverage
$10,000 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 any location insured under the policy and declared on the schedule of the subject endorsement or the policy declarations. Covered real property includes land, other than farm land, 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 learns of the escaped fuel, even if the escape began before that policy period.

Limited Lead And Escaped Liquid Fuel Liability Coverage (All Insured Locations)
$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

Limited Smoke, Soot, Ash and Debris resulting from Wildfire

• 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
Dwelling Fire Endorsements

Mine Subsidence (IL, IN, OH)

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

**Mine Subsidence Coverage**

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.

The following states offer Mine Subsidence Coverage:

<table>
<thead>
<tr>
<th></th>
<th>Illinois</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>IL Mine Subsidence</td>
<td>is available to add via the quote</td>
<td>IN Mine Subsidence is <strong>not</strong> available on the quote - Contact customer service to add</td>
</tr>
<tr>
<td>Ohio</td>
<td>OH Mine Subsidence is available to add via the quote.</td>
<td></td>
</tr>
</tbody>
</table>
Dwelling Fire

Endorsements

Ordinance or Law Coverage

The DP2 & DP3 policy provides contingent liability due to the operation of building laws equal to 10% of Coverage A.

DP2 & DP3

Ordinance or Law Increased Amount of Coverage

The Quote provides increased limits options of:

- 25%
- 50%

of Coverage A.

DP1 Fire only and DP1

For an additional premium, the policy can be endorsed to add Building Ordinance Law Coverage.

The Quote provides limits of:

- 10%
- 25%
- 50%

of Coverage A.

Personal Injury Coverage

Coverage for Personal Injury may be provided under Coverage E Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement:

- False arrest, detention, imprisonment, eviction or malicious prosecution
- Libel, slander, defamation of character or Invasion of privacy.

If selected the coverage will be equal to the policy Section II Liability limit.

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

The DP03 quote automatically includes Loss Settlement on a ACV basis with an option to select Loss Settlement on a Replacement Cost basis for an additional premium.

Virginia

- The DP1, DP2 and DP3 excludes coverage for Ordinance or Law.
- Virginia law requires coverage to be offered for purchase on all forms.
- It is NOT a set percentage %. Coverage is settled to meet the required Ordinance and Law codes.

Back to Endorsement Menu

Back to Table of Contents
Specified Additional Amount of Coverage A

For an additional premium, the policy can be endorsed to add an additional amount of insurance equal to 25% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss.

- 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:

This is an optional coverage on the DP03 only. The coverage is available to quote for an additional premium.

Note:

- Home additions or alterations should be adjusted using the MSB interface.
- The MSB site 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.

Colorado

In Colorado, for an additional premium, the DP03 policy can be endorsed to add an additional amount of insurance equal to 25% or 50% of the Coverage A limit.

New York:

Effective 04-07-17 New Business and 05-27-17 Renewal

The New York DP03 now charges an additional premium to add an additional amount of insurance equal to 25% of the Coverage A limit.

Prior to this change the NY DPO3 policy automatically included an additional amount of insurance equal to 50% of the Coverage A limit.

Virginia.

The Virginia DP03 policy automatically includes an additional amount of insurance equal to 25% of the Coverage A limit for no additional premium.
Theft Coverage (Limited Theft Coverage-Non Owner Occupied Dwellings)

- If the policy provides Coverage C Contents Coverage: For an additional premium, the policy can be endorsed to provide coverage for the peril of Theft.
- The Limited Theft coverage endorsement is only available On-premises.
- The Dwelling Fire Quote provides an option to add Theft Coverage. The coverage is available up to the coverage C limit, or a specific Theft Coverage limit can be selected ($1,000 minimum limit).

Theft Coverage (Broad Theft Coverage-Owner Occupied Dwellings)

- For an additional premium, the policy can be endorsed to provide coverage for the peril of Theft.
- The Dwelling Fire Quote provides an option to add Broad Theft Coverage.
- There are two Coverage options on the Owner Occupied Dwelling Fire quote:
  1. The first option is the On-premise coverage. The On-premise Theft coverage is available up to the coverage C limit, or a specific Theft Coverage limit can be selected ($1,000 minimum limit).
  2. The second option is the Off-premise coverage which is limited to the options in the drop down.
Water Back-Up and Sump Discharge Overflow

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

The policy may be endorsed to provide such coverage for a limit of liability of $5,000 subject to a $250 deductible. No other deductible option is available.

Form Availability | Varies (see below)
---|---
This endorsement is offered in all states except for the following:
Maryland
Virginia
The endorsement was added in VA effective 05-12-17 New Business and 07-01-17 Renewal

Back to Endorsement Menu
Workers Compensation

In select states coverage is available for in servants and out servants for an additional premium. Coverage for occasional servants is included in the policy. *No coverage is available to an employee who resides at the residence. Live in employees are not acceptable. Please refer to the Tenants/Renters/Boarders/Live in Employee section below.*

- **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.

- **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.

**Note:**

Any request to add **In Servants** or **Out servants** must be requested thru underwriting, and include:

- Number of workers
- Hours worked
- Duties or jobs performed.

**Special State Guidelines:**

**California Workers Compensation Residence Employees (All Forms only in California)**
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.

**New Jersey Workers Compensation Residence Employees (All Forms)**
Provides Workers Compensation Coverage for residence employees as required by law. Occasional employees are covered at no additional charge.

**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.
Water Back-Up and Sump Discharge Overflow

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>Varies (see below)</th>
</tr>
</thead>
</table>

This endorsement is offered in all states EXCEPT for the following:

Maryland & Virginia

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

The policy may be endorsed to provide such coverage for a limit of liability of $5,000 subject to a $250 deductible. No other deductible option is available.
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

- Grave Markers
- Loss Assessments Property
- Loss Assessment (Earthquake)
- Owned Motorized Golf Cart Physical Loss Coverage
- Owned Snowmobile (Liability)
- Sinkhole
- Trees, Shrubs and Other Plants (DP1)
- Watercraft (Liability)
- Water Damage Coverage (Texas only)
Grave Markers

Coverage for grave markers, including mausoleums, is not included in the forms. The policy may be endorsed to provide $5,000 in coverage for grave markers, including mausoleums, on the Described Location.

✓ **Note:** The Peril of Vandalism and Malicious Mischief as it pertains to Grave Markers is not available on the DP01 Policy Form unless the policy is endorsed to include VMM as a covered peril.
Loss Assessment Coverage (Property)

Coverage for property loss assessment, for which the insured may be liable, is not included in the form. Coverage is available by endorsement for an additional premium for all insured perils.

Coverage is available for the following limits:
$5000, $10,000, $15,000, $20,000, $25,000, $30,000, $35,000, $40,000, $45,000 & $50,000.

✓ Loss Assessment Coverage Note:
If the Dwelling is part of an association they 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.

If the Policy has been endorsed to include the peril of Earthquake.

Loss Assessment Coverage can also be endorsed to include the peril of Earthquake. Loss Assessment 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.
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

✓ This coverage is not available in MN, VA & WA.

✓ Note: Golf Cart Liability

There is not an optional Endorsement for Golf Cart Liability because Liability coverage for Golf Carts is automatically provided in all states and 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; or

(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)

Form availability: All Forms – Owner Occupied

This endorsement is offered in all states EXCEPT for the following:
ND  NJ  OH  TX  WA

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

- This coverage is NOT available in: ND, NJ, OH, TX & WA.

Sinkhole

Form availability: All Forms

For an additional premium, we insure for direct physical loss to covered property caused by Sinkhole.

Sinkhole collapse means actual physical damage arising out of, or caused by, sudden settlement or collapse of the earth supporting such property and only when such settlement or collapse results from subterranean voids created by the action of water on limestone or similar rock formations.

The Earth Movement exclusion in this policy does not apply to Sinkhole collapse.
## Trees, Shrubs and Other Plants

<table>
<thead>
<tr>
<th>Form Availability</th>
<th>All Forms</th>
<th>Owner Occupied only</th>
</tr>
</thead>
</table>

### DP1
Coverage for trees, shrubs and other plants is not provided in **DP1 Fire Only Form**.

Coverage is available for an additional premium, for specified perils on two bases, with and without the Peril of Windstorm or Hail. Coverage is limited to a $500 per item maximum.

**Note:** The Peril of Windstorm and Hail as it pertains to Trees, Shrubs and Other Plants is not available on the **DP1 Policy Form** unless the policy is endorsed to include the Peril of Windstorm or Hail as a covered peril.

### DP2 and DP3
Up to 5% of the Coverage A limit is available in the form (subject to a $500 per item maximum) for specified perils as additional insurance.

**Windstorm Or Hail Coverage**
Coverage for Windstorm or Hail is available up to 5% of Coverage A limit (subject to a $500 per item maximum) for an additional premium.
Watercraft (Liability)

The Dwelling policy automatically provides liability coverage for Boats with Motors under 25 Horse Power and for Sailboats under 26 feet. If the insured owns a boat that exceeds these limits the following endorsement can provide Liability Coverage for watercraft not provided within the provisions of the Dwelling Policy.

The Selected limit must coincide with the Section II limit on the policy up to $300,000. If the Section II limit is higher than $300,000, the limit for this coverage shall be $300,000.

This endorsement does not provide physical Damage coverage. If they require physical damage coverage they will need a BOATOWNERS policy.

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

This coverage is not available in TX & UT.

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.

Form Availability: DP03 only

Note: This endorsement is offered in all states except for the following:

Texas and Utah

Form availability: All Forms – Owner Occupied
Stillwater Insurance performs an exterior property inspection on all Dwelling Fire policies. The following Important Notice of Property Inspection mails out to all policy holders.

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
Inspection Notification

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 or email us at inspections@stillwater.com.
Resolving Home Inspection Issues

Most inspection issues can be resolved by correcting the issue and providing proof of resolution. Click on the following tab for info on:

Common Inspection issues and resolutions

- **Trampoline**: Please provide photos showing the trampoline has been removed or submit a signed statement that the trampoline has been removed.
- **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 a policy is lapsed or expired, a no loss letter is required and will be accepted up to 30 days after the expiration date of the policy. 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:*

No Loss Letter
Use the following steps to view the Inspection Report:

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.

Although we use the Inspection Report to help determine risk eligibility, it is only one of a number of factors used. This may result in an action against the policy when the inspection report appears to show an eligible property. However, the ultimate decision regarding eligibility rests with the Company.
Dwelling Fire  Policy Fees and Billing Fees

Policy Fees and Billing Fees
Click on the following tab to view Policy Fee, Billing info by state:

Policy & Installment Billing Fee Chart

Click on the following for additional information on:

Policy Reinstatement Fee

NSF 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*

<table>
<thead>
<tr>
<th>Reinstatement Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>State</td>
</tr>
<tr>
<td>Arizona</td>
</tr>
<tr>
<td>Arkansas</td>
</tr>
<tr>
<td>Alaska</td>
</tr>
<tr>
<td>California</td>
</tr>
<tr>
<td>Delaware</td>
</tr>
<tr>
<td>Iowa</td>
</tr>
<tr>
<td>Idaho</td>
</tr>
<tr>
<td>Illinois</td>
</tr>
<tr>
<td>Indiana</td>
</tr>
<tr>
<td>Kansas</td>
</tr>
<tr>
<td>Maine</td>
</tr>
<tr>
<td>Minnesota</td>
</tr>
<tr>
<td>Missouri</td>
</tr>
<tr>
<td>Montana</td>
</tr>
<tr>
<td>Nebraska</td>
</tr>
<tr>
<td>New Mexico</td>
</tr>
<tr>
<td>New Mexico</td>
</tr>
<tr>
<td>New York</td>
</tr>
<tr>
<td>North Dakota</td>
</tr>
<tr>
<td>Ohio</td>
</tr>
<tr>
<td>Oregon</td>
</tr>
<tr>
<td>Pennsylvania</td>
</tr>
<tr>
<td>South Dakota</td>
</tr>
<tr>
<td>Tennessee</td>
</tr>
<tr>
<td>Utah</td>
</tr>
<tr>
<td>Vermont</td>
</tr>
<tr>
<td>Virginia</td>
</tr>
<tr>
<td>Washington</td>
</tr>
<tr>
<td>Wisconsin</td>
</tr>
</tbody>
</table>

Updated 03-15-19
NSF Fee

A 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
- Uncollected Funds
- Stop Payment
- 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 a policy in which an NSF fee has been applied.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/20/2018</td>
<td>Non-sufficient Funds Fee</td>
<td>$15.00</td>
</tr>
<tr>
<td>07/20/2018</td>
<td>Payment Not Honored by the Bank</td>
<td>$1,020.00</td>
</tr>
<tr>
<td></td>
<td>RETURNED PAYMENT</td>
<td>$1,035.00</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>State</th>
<th>NSF Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>$15</td>
</tr>
<tr>
<td>AR</td>
<td>$15</td>
</tr>
<tr>
<td>AZ</td>
<td>$15</td>
</tr>
<tr>
<td>CA</td>
<td>$25</td>
</tr>
<tr>
<td>CO</td>
<td>$15</td>
</tr>
<tr>
<td>DE</td>
<td>$15</td>
</tr>
<tr>
<td>IA</td>
<td>$15</td>
</tr>
<tr>
<td>ID</td>
<td>$15</td>
</tr>
<tr>
<td>IL</td>
<td>$15</td>
</tr>
<tr>
<td>IN</td>
<td>$15</td>
</tr>
<tr>
<td>KS</td>
<td>$15</td>
</tr>
<tr>
<td>MD</td>
<td>$0</td>
</tr>
<tr>
<td>ME</td>
<td>$15</td>
</tr>
<tr>
<td>MN</td>
<td>$15</td>
</tr>
<tr>
<td>MO</td>
<td>$15</td>
</tr>
<tr>
<td>MT</td>
<td>$15</td>
</tr>
<tr>
<td>ND</td>
<td>$15</td>
</tr>
<tr>
<td>NE</td>
<td>$15</td>
</tr>
<tr>
<td>NJ</td>
<td>$15</td>
</tr>
<tr>
<td>NM</td>
<td>$15</td>
</tr>
<tr>
<td>NV</td>
<td>$15</td>
</tr>
<tr>
<td>NY</td>
<td>$15</td>
</tr>
<tr>
<td>OH</td>
<td>$15</td>
</tr>
<tr>
<td>OR</td>
<td>$0</td>
</tr>
<tr>
<td>PA</td>
<td>$15</td>
</tr>
<tr>
<td>SD</td>
<td>$15</td>
</tr>
<tr>
<td>TN</td>
<td>$15</td>
</tr>
<tr>
<td>TX</td>
<td>$15</td>
</tr>
<tr>
<td>UT</td>
<td>$15</td>
</tr>
<tr>
<td>VA</td>
<td>$15</td>
</tr>
<tr>
<td>VT</td>
<td>$15</td>
</tr>
<tr>
<td>WA</td>
<td>$15</td>
</tr>
<tr>
<td>WI</td>
<td>$15</td>
</tr>
<tr>
<td>WY</td>
<td>$15</td>
</tr>
</tbody>
</table>
The quote offers a variety of payment options.

**Issue Policy Now**
- Insured or Agency to pay partial or full premium now.
- Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page.
- Issue policy with no money down – payment to follow from Impound/Escrow account.

✓ Click [here](#) for more information on the Issue policy now payment options.

**Billing options: Policy is being rewritten from another carrier to Stillwater**
- 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).

✓ Click [here](#) for more information on the Billing options.

---

Click on the following tab to view Frequently asked Payment Questions:

- FAQs

The FAQs include information on:

- EFT (Electronic Funds Transfer)
- NSF or Uncollected Funds
- Pay Plan Changes
- Policy Refunds

Click on the following tab to view a Policy and Installment Fee Billing chart:

- Policy & Installment Billing Fee Chart

We accept all major credit cards:
- Visa
- MasterCard
- American Express
- Discover

Click [here](#) for information on How to Make a payment on our website.

---

Updated 04-17-18
Stillwater offers the following “Issue policy now” payment options:

Make Full or Partial Payment now:
This payment option should only be used when the applicant is making the down payment.
- Click here to view information on installment payment options.

Purchase or Refinance – Paid at Closing
This option should only be used for New Home Purchases or when there is a Loan Refi with premium to be paid at Closing.
- We recommend that the Agent adds an Escrow/Closing address so that information is included on the Billing Invoice.
- Upon submission the Agent should print the Billing Invoice and Declaration page and send to the Escrow/Closing office.
- Stillwater does not mail out or send that original Billing Invoice and Declaration page.
- Click here for information on adding Escrow/Closing info to the invoice.
- The agent should always print the Declaration page, which will include a billing invoice. This invoice and Dec. page should be sent to the Escrow or Closing office for payment.
- 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.

* No Money Down  * *(This pay plan may not be available. Contact your marketing representative for more information)*
This payment option can be used when the applicant already has an Impound or Escrow account that pays for the insurance.
- We recommend that the Agent adds a Lender address so that information is included on the Billing Invoice.
- Upon submission the Agent should print the Billing Invoice and Declaration page and forward to the Lender for payment.
- Stillwater does not mail out or send that original Billing Invoice and Declaration page. Click here for information on viewing the billing invoice and Dec Page.
- The agent should always print the Declaration page, which will include a billing invoice. This invoice and Declaration page should be sent to the Lender for payment.
- 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.
Dwelling Fire

Payments

Issue policy now:
- Insured or Agency to pay partial or full premium now.

EFT Monthly
Payments are debited from a Checking or Savings account monthly.

Minimum Deposit
The Minimum Deposit is the minimum down payment and will include the fully earned policy fee where applicable.

Installment Service Fees
These are fully earned. EFT ranges from $1 to $6. Direct Bill ranges from $3 to $10.

Total Installment
The total installment includes the fully-earned Service Fee.

Payment Description
- Monthly - EFT withdrawn monthly
- Full Payment - 100% paid now
- 40/30/30 - 40% now + 2 billings of 30% each mailed to client
- Down Payment Only - Balance billed to lender. Paid from Escrow / Impound account.

<table>
<thead>
<tr>
<th>Payment Description</th>
<th>Minimum Deposit</th>
<th>Installment Amount</th>
<th>Installment Service Fee</th>
<th>Total Installment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly - EFT withdrawn monthly</td>
<td>170.80</td>
<td>67.38</td>
<td>1.00</td>
<td>68.38</td>
</tr>
<tr>
<td>Full Payment - 100% paid now</td>
<td>912.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>40/30/30 - 40% now + 2 billings of 30% each mailed to client</td>
<td>388.80</td>
<td>261.60</td>
<td>6.00</td>
<td>267.60</td>
</tr>
<tr>
<td>Down Payment Only - Balance billed to lender. Paid from Escrow / Impound account</td>
<td>48.72</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Installment Billing Options: (invoice mails 15 days prior to due dates)
All states offer a 40/30/30 installment option:
- Installment due dates: Day 85 & 175
- Virginia installment due dates: Day 30 & 60
- California also offers the following (HO4 Renters only) installment options:
  - 50/50 – Installment due date: Day 60
  - 25/25/25/25 – Installment due dates: Day 60, 120, & 180
- Florida also offers the following installment options:
  - 50/50 - Installment due date:
  - Day 180 25/25/25/25 – Installment due dates: Day 60, 120, & 180
- Texas also offers the following installment option:
  - 25/25/25/25 – Installment due dates: Day 60, 120, & 180
- Virginia also offers the following installment option:
  - 25/25/25/25 – Installment due dates: Day 90, 180, & 270

Contact your marketing representative for more information
This partial payment option can be selected when the applicant already has an Impound or Escrow account that pays for the insurance but does not have funds in the escrow account to pay the full premium. It allows a minimum down payment as low as 1% but:
- The down payment made by the insured should always be based on the amount of funds available in escrow.
- The remaining balance will be billed to the lender to be paid from escrow.

The Down Payment can be made via the following:
- Withdrawn from Agency Trust
- Withdrawn from Client Bank Account
- Credit Card

Back to Payment Options
Back to Table of Contents
Adding Payor info to a Billing Invoice:

Follow these steps to create a Billing Invoice that will list the name and address of the payor *(Closing Company)* on the Billing Invoice:

1. Select **Purchase or Refinance with premium to be paid at Closing**, which will allow you to add a payor to the Billing Invoice.

2. Highlight the **Yes** button and click **Next**.

3. Enter the **Zip Code** of the payor (Closing Company) and click **Next**.

4. Select the Name of the **Closing Company** from the drop down select menu. If it is not listed click on <Add New>.

Click Next for Additional Steps
Adding Payor info to a Billing Invoice:

Follow these steps to create a Billing Invoice that will list the name and address of the payor (Closing Company) on the Billing Invoice:

5. When the Closing Company is selected the full name and address will appear.
   - Click Next
   - If the Information does not match it can be updated. Click here for information on How to Update the Company.

6. A Closing Officer can be added by clicking on the drop down select menu.
   - If the officer is not listed, one can be added. Click here for information on How to Add a Closing Officer.
   - Adding a Closing Officer is Optional.

Upon policy submission a Home DEC is available, which includes the invoice. Click here for instructions on how to view/print the invoice and Declaration page.

The agent should always print the Declaration page, which will include a billing invoice. This invoice and Declaration page should be sent to the Escrow or Closing office for payment.

Click here to view a billing invoice comparison with and without Payor info.
How to Update the Company

• If the Closing Company Address does not match click on Update Company.
• Enter the Company and Address information.
• Save the changes by clicking on Save Company

How to add a Loan Closing Officer

• A Closing Officer can be added by selecting <Add New> from the drop down select menu.
• Enter the Closing Officer information.
• Click on Add Officer
How to view the Home Declaration and Billing Invoice.

Upon policy submission a Home Declaration is available, which includes the invoice. To view the Dec Page click on the Home DEC link as shown below.

The agent should always print the Declaration page, which will include a billing invoice. This invoice and Declaration page should be sent to the Escrow or Closing office for payment.

Click here for information on How to Email an Invoice/Dec Page PDF attachment

Click here for information on How to Print a Dec Page and Invoice

If you fail to print the Dec page on this page, it can still be printed. Click here for information on How to Print a Dec Page and Invoice

Back to Payment Options

Back to Table of Contents
How to Print a Dec Page and Invoice

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.
Billing Invoice Comparison

Would you like to add the name and address of the closing location on the invoice?  ○ YES  ○ NO

If No is selected a Billing Invoice will still generate, BUT it will not list any payor information.  (See Examples below):

**Billing Invoice with Payor Information**

**Billing Invoice without Payor Information**

[Images of the invoices are shown, with arrows pointing to the payor information section on the left and the absence of such information on the right.]
How to Email an Invoice/Dec Page PDF attachment:

1. Click on the Adobe Icon
2. Click on Email
3. Click on Send Copy
4. Type and send Email. The Dec page and Invoice PDF is Attached.
Billing Options – Policy is being written from another carrier to Stillwater:

- 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).

These options 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.

**Note:** The policy is not issued, and there is no coverage, until payment is received.

Depending on which option is chosen and who is to make the payment, 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 postmarked on or before the requested effective date. The policy is not issued until payment is received.
- Payments sent or postmarked after the desired effective date will result in a lapse of coverage.

When a **Billing Option** method is selected the quote will remain in quote status until payment posts.
- On the final screen of the quote (**Policy Application Screen**) there will **not** be an option to submit the policy.
- The submit option will be replaced by a **Begin Billing Cycle** option (as shown in the diagram):
- Clicking on the **Begin Billing Cycle** tab will generate the billing invoice to the party responsible for payment as previously selected in the Payments section of the quote.

**Note:** The policy number is still a **quote number**. There is no Coverage until payment is received.
Service Feature Billing

The website 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

Policy History is an archive of all Documents mailed to the insured and it also includes links to MSB 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.
Home Replacement Cost Valuation (HO3, HO5)

MSB (Marshall & Swift/Boeckh) Interface

Stillwater provides an interface with MSB which is used to calculate Home Replacement Cost valuations with greater accuracy.

- You are not required to use this tool, as we will calculate the replacement value via responses during the quote process.
- The responses to questions during the quote directly interface with MSB even without entering the MSB site.
- The Home Endorsement / Modify Coverage feature also provides an option to Customize the Replacement Cost of the home.
- The MSB site provides additional options to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.

Please click on the following tab to view a tutorial on the (MSB Interface):

MSB Interface

The link to the MSB interface is located on the following screens of the Quote:

- Old User Interface: Preliminary Rate Screen
- New User Interface: Coverages Screen

✓ Note: The quote must be in UPDATE to view this information

Please click here to view unique California Replacement 2011 Regulations.

✓ Note:
- The Replacement Cost Summary (Homeowner Reconstruction Cost Notification) provides details about the features of the property and an estimate of the reconstruction replacement cost.
- The reconstruction/replacement cost listed may not reflect the actual coverage on the policy.
- This is not a guarantee that this reconstruction replacement cost is enough to rebuild the home in the case of loss. Ultimately, the customer must decide how much insurance is needed to adequately cover the costs to rebuild the home.
- Additional insurance coverage is available upon request, subject to Stillwater Insurance’s underwriting guidelines and approval.

Minimum Replacement Cost Values

We introduced new minimums for per square foot values:

- **New Business** = 6/20/18
- **Renewals** = 6/26/18. Offers prior to this date will not be changed to the new minimums. Once the first offer is sent, the replacement cost is locked, unless a user manually changes it through our back-office system (for example, to correct the construction grade).

All New HO3/HO5 and Dwelling Fire Quotes/Offer have a new Minimum Replacement Cost.

There are two components to the Minimum Replacement Cost calculation:

1. **Home**
2. **Garages**

For All States Effective 12/28/18:

The minimum replacement cost 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

Note:
- If the replacement cost on MSB is greater than our new minimum calculated replacement cost we will use the value on MSB.
- If the replacement cost on MSB is less than our new minimum calculated replacement cost we will use the Minimum Replacement Value.
The CA Replacement Cost Regulations went into effect on June 27, 2011. The purpose of this Bulletin is to highlight the key points and give you general guidance about the regulations. Please note that this is only a summary and you should review the full regulation to ensure compliance.

In addition, this Bulletin supplements the Update Bulletin that gives detailed instructions on how to use the MSB website and customize Replacement Costs to meet the unique needs of each client and property.

**Training/CE Requirement**
After June 27, 2011, every resident licensee (agents, 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 the MSB tools 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, 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. MSB); 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 MSB, 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:

> Please click on an Endorsement type for additional details:
>  - **Correct Effective Date of Policy**
>  - **Cancel Policy – Insured Request**
>  - **Correct Cancellation Date of Policy**
>  - **Modify Coverage on Policy**
>  - **Correct First and Middle Name (or initial) of Named Insured**
>  - **Update Named Insured**
>  - **Update Additional Named Insured**
>  - **Modify Mortgagees**
>  - **Update Mailing Address**
>  - **Update Insured Email Address**
>  - **Change Pay Plan to Monthly Bank Withdrawal (EFT)**
>  - **Update Bank Account Info for Monthly Payments**

> ✓ **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.

We recommend that you use the website 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

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 website using the Endorse Policy option.
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:
   ![Image]

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.
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.

• 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.
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.

Click here for more information on Cancel Guidelines
The following changes can be processed by using the **Endorse Policy** option. Please see the following Policy Change Guidelines for the following Endorse Policy options:

<table>
<thead>
<tr>
<th>Update Additional Named Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>• An Additional Named Insured can be added or deleted.</td>
</tr>
<tr>
<td>• Output is not generated when this type of change is processed.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Correct Cancel Date of Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Some insured request cancelled policies can have the Cancellation Date amended using this Endorsement feature.</td>
</tr>
<tr>
<td>• The corrected cancel date must fall between the Current Term Effective date and the current cancel date.</td>
</tr>
<tr>
<td>• If you are unable to amend the date or do not have this option please email or fax the request for processing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Modify Mortgagees</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Mortgagee information can be added using this option.</td>
</tr>
<tr>
<td>• This includes standard and reverse Mortgagee entry.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Update Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The mailing address can be updated using this option.</td>
</tr>
<tr>
<td>• Output is not generated when this type of change is processed.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Update Insured Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The Insured Email address can be updated using this option.</td>
</tr>
<tr>
<td>• Output is not generated when this type of change is processed.</td>
</tr>
</tbody>
</table>

---

**Back to Endorsement Menu**

**Back to Table of Contents**
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 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.
Modify Coverage on Policy

- Policy coverages can be modified.
- 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.

Endorsement

Modify Coverage

Effective Date
08 10 2018

Continue
Cancel

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

✓ Click [here](#) to view coverage restriction guidelines for Coverage A and C on DP Policies.

3. **Other Coverages and Endorsements.**
   
   Click [here](#) to view an Endorsement Listing.

4. There is a **Customize Replacement Cost** feature that provides an interface with MSB (Marshall & Swift/Boeckh) which can be used to calculate Home Replacement Cost Valuations with greater accuracy.
   
   Click [here](#) for more info on the MSB interface

---

### Endorsement Menu

**Modify Coverage**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit/Deduct</th>
<th>Premium</th>
<th>Change To</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE</td>
<td>1000</td>
<td>321.00</td>
<td>1000</td>
</tr>
<tr>
<td>COV A - FIRE</td>
<td>250000</td>
<td>321.00</td>
<td>250000</td>
</tr>
<tr>
<td>COV B - OTHR STRC</td>
<td>200000</td>
<td>INCLUDED</td>
<td></td>
</tr>
<tr>
<td>COV C - FIRE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td>FAIR RENTAL VAL</td>
<td>26000</td>
<td>INCLUDED</td>
<td></td>
</tr>
<tr>
<td>COV A - EXT COV</td>
<td>COVERAGE</td>
<td>658.00</td>
<td></td>
</tr>
<tr>
<td>AUTO INCR INSUR</td>
<td>4% RNWL INCR</td>
<td>18.00</td>
<td>4% RNWL INCR</td>
</tr>
<tr>
<td>COV L PERS LIAB</td>
<td>300000</td>
<td>17.00</td>
<td>300000</td>
</tr>
<tr>
<td>COV M MED PAY</td>
<td>2000</td>
<td>3.00</td>
<td>2000</td>
</tr>
<tr>
<td>PREMISES LIABL</td>
<td>COVERAGE</td>
<td>22.00</td>
<td></td>
</tr>
<tr>
<td>EARTHQUAKE 5%</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td>EARTHQUAKE 10%</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td>PREMISES ALARM</td>
<td>BASIC</td>
<td>-9.00</td>
<td>BASIC</td>
</tr>
<tr>
<td>BLDG ORD/LAW</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td>WATER BACK UP</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td>SOLID FUEL APPL</td>
<td>00 0000</td>
<td>NO COVERAGE</td>
<td></td>
</tr>
<tr>
<td>WIND/HAIL DED</td>
<td>N/A</td>
<td>NO COVERAGE</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Fully Earned Fees:** 30.00

**Total:** 1,050.00

**Customize Replacement Cost**

---

*Updated 11-01-18*
The following Coverage guidelines only pertain to the modification of coverage on existing policies:

### Endorsement Modify Coverage Guidelines

#### Coverage A

The Dwelling A coverage currently cannot be adjusted for Dwelling Fire Policies using the Endorsement option.

- Customer service can process any increase request **up to 30%** of the current Coverage A Value.

- Underwriting approval is required for all requests above **30%** and may be submitted to [Underwriting@Stillwater.com](mailto:Underwriting@Stillwater.com)

**Note:**
- Stillwater provides an interface with MSB which is used to calculate Home Replacement Cost valuations.
- Click [here](#) for additional information on how the MSB interface can be used to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.
- **Please email the adjusted MSB valuation report to inspections@stillwater.com for processing.**

#### Coverage C

- The value for Coverage C Personal Property can be adjusted to a maximum of **75%** of the Coverage A amount.

- If added Coverage C must be no less than $5000.
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.

Back to Endorsement Menu
Back to Table of Contents
Updated Named Insured

Note: This option is currently only available for Internal Users

Endorsement

Update Name

First Name: Joy
Middle Name: H
Last Name: Huang

We have identified additional active policies for this client - please check the box next to all policies which you want updated in addition to the policy you selected and is shown in the upper right of this page.

☐ ND0000337 (Joy H Huang)
☐ ND0000338 (Joy H Huang)
☐ ND6009501 (Joy H Huang)

- 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.
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

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.

Back to Endorsement Menu
Back to Table of Contents
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](mailto: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**
- Claim Loss History
- CLUE Reports
- Financial Status
- Bankruptcy/Foreclosure
- Named Insured Definition Chart
- Additional Insured/Certificate Holder
- 3rd Party Notifications CA
- Name Change Guidelines
- Death of a Named Insured or Additional Named Insured

**Dwelling & Residence Premises**
- Age of Home
- Construction Type (ineligible)
- Course of Construction
- Remodeling & Renovation
- Foundation Requirements
- High Value Dwelling
- Home Value / Replacement Cost
- Maintenance / Pride of Ownership
- Minimum Square Footage
- Occupancy
- Other Structures
- Roof Cover Types
- Solar Panels
- Solid Fuel Burning Appliances
- Utility Requirements
- Vacant Properties

**Exposures / Location**
- Animals (Animal Liability)
- Attractive Nuisances
- Brush Forest Area
- Commercial Exposure
- Domestic Workers
- Fire Protection
- Home Business (Day Care)
- Pools
- Protection Class
- Trampolines
- Trip Fall Hazards
- Underground Fuel Tanks
- Unsecured Personal Property
- Vehicles
Claim Loss History
Click on a state to review state specific Claim Acceptance Guidelines.

<table>
<thead>
<tr>
<th>State</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaska</td>
<td>Nevada</td>
</tr>
<tr>
<td>Arizona</td>
<td>New Jersey</td>
</tr>
<tr>
<td>Arkansas</td>
<td>New Mexico</td>
</tr>
<tr>
<td>California</td>
<td>New York</td>
</tr>
<tr>
<td>Colorado</td>
<td>North Dakota</td>
</tr>
<tr>
<td>Delaware</td>
<td>Ohio</td>
</tr>
<tr>
<td>Idaho</td>
<td>Oregon</td>
</tr>
<tr>
<td>Illinois</td>
<td>Pennsylvania</td>
</tr>
<tr>
<td>Indiana</td>
<td>South Dakota</td>
</tr>
<tr>
<td>Iowa</td>
<td>Tennessee</td>
</tr>
<tr>
<td>Kansas</td>
<td>Texas</td>
</tr>
<tr>
<td>Maine</td>
<td>Utah</td>
</tr>
<tr>
<td>Maryland</td>
<td>Vermont</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Virginia</td>
</tr>
<tr>
<td>Missouri</td>
<td>Washington</td>
</tr>
<tr>
<td>Montana</td>
<td>Wisconsin</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Wyoming</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.
Dwelling Fire

Claim Loss History

The following states review claims with a **60 month** Loss Experience Period:

ARIZONA & CALIFORNIA

<table>
<thead>
<tr>
<th>ACCEPTABLE LOSSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims filed by the insured at the risk address or prior address that are CLOSED.</td>
</tr>
</tbody>
</table>

- 1 "All Others" loss “or”
- 1 "Weather Related" loss

<table>
<thead>
<tr>
<th>UNACCEPTABLE LOSSES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS</strong></td>
</tr>
<tr>
<td>1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT</td>
</tr>
<tr>
<td>2. Unacceptable Losses - Claims filed by the PRIOR OWNER or TENANT at the RISK address</td>
</tr>
</tbody>
</table>

- Any Open Loss
- Any Subrogated 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

- Any Open Loss
- Any Subrogated 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"

- **NON APPLICANT CLAIMS AT THE RISK ADDRESS**
  - 1. Unacceptable Losses - Claims filed by the PRIOR OWNER or TENANT at the RISK address
  - 2. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- **Notes**
  - Any CLOSED claim showing zero paid is NOT counted.
  - Water Losses include the following:
    - Appliance (APPL)
    - Accidental Discharge (ACCDL)
  - 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. **Subrogated Loss Claims** – include details, amount paid/subrogation amounts, and claim status.
    3. **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):

- Any Loss with $10,000 or more paid
- 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 **36 month** Loss Experience Period:

- AK
- AR
- CO
- DE
- ID
- IL
- IA
- KS
- ME
- MD
- MN
- NE
- NJ
- NV
- NM
- NY
- ND
- PA
- SD
- UT
- VT
- VA
- WA
- WI
- WY

**ACCEPTABLE LOSSES**

Claims filed by the insured at the RISK address that are CLOSED.

- 1 "All Others" loss “or”
- 1 "Weather Related" loss

**UNACCEPTABLE LOSSES**

1. Unacceptable Losses - Claims filed by the INSURED at the RISK address:
   - Any Open Loss
   - Any Subrogated 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

2. Unacceptable Losses – Claims filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss
   - Any Subrogated Loss

3. Unacceptable Losses – Claims filed by the INSURED at ANY OTHER address
   - Any Open Loss
   - Any Subrogated Loss
   - Liability Losses

**Notes**

- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
- **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. **Subrogated Loss Claims** – include details, amount paid/subrogation amounts, and claim status.
3. **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 period):

- Any Loss with $10,000 or more paid
- 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 36 month Loss Experience Period:

<table>
<thead>
<tr>
<th>Indiana</th>
<th>Ohio</th>
<th>Tennessee</th>
</tr>
</thead>
</table>

ACCEPTABLE LOSSES -
Claims filed by the insured at the RISK address that are CLOSED.

- 1 "Weather Related" loss

UNACCEPTABLE LOSSES

1. Unacceptable Losses - Claims filed by the INSURED at the RISK address:
   - Any Open Loss
   - Any Subrogated 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 – Claims filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss
   - Any Subrogated Loss

3. Unacceptable Losses – Claims filed by the INSURED at ANY OTHER address
   - Any Open Loss
   - Any Subrogated Loss
   - Liability Losses

Notes

- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
- 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. Subrogated Loss Claims – include details, amount paid/subrogation amounts, and claim status.
3. 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):

- Any Loss with $10,000 or more paid
- 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 – Dwelling Fire All Forms

Missouri reviews claims with a **36 month** Loss Experience Period:

### ACCEPTABLE LOSSES -
Claims filed by the insured at the RISK address that are CLOSED.
- 1 "Weather Related" loss

### UNACCEPTABLE LOSSES

#### 1. Unacceptable Losses - Claims filed by the **INSURED** at the RISK address:
- Any Open Loss
- Any Subrogated 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
  - In MO any response other than zero in "Water 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.

#### 2. Unacceptable Losses – Claims filed by the **PRIOR OWNER** or **TENANT** at the RISK address:
- Any Open Loss
- Any Subrogated Loss

#### 3. Unacceptable Losses – Claims filed by the **INSURED** at **ANY OTHER** address:
- Any Open Loss
- Any Subrogated Loss
- Liability Losses

### Notes
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
- **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. **Subrogated Loss Claims** – include details, amount paid/subrogation amounts, and claim status.
3. **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)**:
- Any Loss with $10,000 or more paid
- 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.

Back to Claim Table

Back to Table of Contents
Claim Loss History

Oregon reviews claims with a 36 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
   - Any Subrogated Claim
   - Liability Losses
     - Any “All Others” (including water).
       - In Oregon we allow 1 loss, regardless of type.
       - Any sum greater than 1 does not qualify.
       - Any sum greater than 1 doesn’t qualify.

2. Unacceptable Losses – Claims filed by the INSURED at the RISK address or any at ANY OTHER address
   - Liability Losses
     - In Oregon we allow 1 loss, regardless of type.
     - Any sum greater than 1 does not qualify.

3. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss
   - Any Subrogated Claims

### NON APPLICANT CLAIMS

- at the RISK address

### UNDERWRITING REFERRALS

The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. Subrogated Loss Claims – include details, amount paid/subrogation amounts, and claim status.
3. 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):

- Any Loss with $10,000 or more paid
- 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.

Notes

- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
- Liability Losses include the following:
  - LIAB = Liability
  - DOG = Dog Bite
  - SLIP = Slip/Fall

Back to Claim Table

Back to Table of Contents
Claim Loss History

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.

Click [Here](#) for a list of Acceptable Loss Examples.

In TX, state statues 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](mailto:underwriting@stillwater.com) upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.

**UNACCEPTABLE LOSSES**

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT at the RISK address.
   - Any Open Loss
   - Any Subrogated Claim
     - 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 statues 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](mailto: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 – Claims filed by the PRIOR OWNER or TENANT at the RISK address
   - Any Open Loss
   - Any Subrogated Loss

3. Unacceptable Losses – Claims filed by the INSURED at ANY OTHER address
   - Any Open Loss
   - Any Subrogated Loss
   - Liability Losses

**Notes**

- Any CLOSED claim showing zero paid is NOT counted.
- Water Losses include the following:
  - Appliance (APPL)
  - Accidental Discharge (ACCDL)
- 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. Subrogated Loss Claims – include details, amount paid/subrogation amounts, and claim status.
3. 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):

- Any Loss with $10,000 or more paid
- 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.
In TX, state statues 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.

Acceptable Loss scenarios in the past 36 months:
Claims filed by the INSURED at the RISK address that are CLOSED.

• 1 Water Related Loss + 1 Other Loss
• 1 Water Related Loss + 1 Weather Related Loss
• 1 Weather 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

During the Home quote a CLUE report will run prior to policy submission.

When ordered a CLUE Property Loss Report link will appear on the top and bottom of the Policy Application screen. The CLUE report must be viewed to continue. Clicking on the link will pull up the report.

CLUE reports may pull information that may require additional underwriting review/approval prior to policy submission.

If you receive an edit please call customer service for CLUE report review.

FIRSTNAME, LASTNAME F
Policy No: 20AFQ59953

C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE PERSONAL PROPERTY SYSTEM

SEARCH REQUEST

Subject #1 Name: FIRSTNAME, LASTNAME F
D.O.B: 02/01/1965  SSN: 000000000 Sex: F
Policy #: N/A
Type: H  Company: N/A
Property Address: 2876 E 12TH AVE
APACHE JUNCTION, AZ 85219-8225

REPORTED CLAIM HISTORY FOR RISK

Reported loss history with identification information that is underlined may not apply to this subject(s) and should be verified prior to use. This report is not a recommendation. Subscriber should independently determine what action, if any, to take.

Claim Date  Policy Type & Company  CLUE File #  AM BEST #  CLAIM #
01/29/2003  H & CUSTOMER TEST  0303700190000236  99999  GUT0314001
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.

Based on the information obtained in the report the risk may not qualify:
✓ Note on Quote credit report ordering:
When there is a husband and wife at the same address, with the same last name, we would only order a new credit report the 1st time. We will reuse the score on subsequent quotes for the same address, same last name.
• If the name swap request is to secure a better rate, these requests need to be referred to underwriting.

Foreclosure
• Risks involved in the foreclosure process are ineligible.

Bankruptcy
• The following states do not use bankruptcy as an underwriting consideration: CA, CT, and MD.
• If the applicant has filed for bankruptcy in the last 10 years the risk may be prohibited in the following states: AZ, MO, MT, OR, TX, and VT. Please fax or email Underwriting for consideration.
• In all remaining states the risk is not eligible if the applicant has filed for bankruptcy in the last 10 years.

The following edit may appear on the Home Quote Detail page of the Home quote. The edit is triggered based on information obtained from the report. If you receive this edit you will need to email underwriting for review. Please include the quote number:

✓ 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 (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 bracket.
✓ Note:
Notifications will 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.

Click on Next to view information on NO HIT Reports:
**No Hit Credit (NCF) – National Credit File**

- If Stillwater is unable to obtain a credit score, the quote will not proceed beyond the Quote Basic Info screen.

- If there is a No Hit the following edit will appear:

  ![Message from webpage](image)

  Please call Customer Service by referring to the Contact Us Link.

- If you receive this edit please contact customer service so 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.**

---

**Fair and Accurate Credit Transaction Act (FACTA)**

- In order to comply with the Fair and Accurate Credit Transaction Act (FACTA) an edit has been added as part of the credit ordering process. We are required to have in place reasonable policies and procedures to confirm a "reasonable belief" that the address entered is the insured's.

- This will apply to all policy types in the States where credit is run as part of the quote process.

- When quoting a newly purchased home we require a prior address. In this case we transmit both addresses to LexisNexis. Depending on how old the new address is it may not be registered in the NCF (National Credit File) yet. LexisNexis looks for an address match or some combination of matches on the name, SS#, DOB and address.

- If there is an apparent discrepancy in the address returned through the NCF ordering process, the following **edit** will appear:

  ![Address Discrepancy Confirmation](image)

  We've received a difference in the name/address on file with one of the Credit Rating Bureaus. In order to comply with the Fair and Accurate Credit Transaction Act (FACTA) please have the client confirm that the address entered is indeed theirs and that the NCF report does relate to them.

  Please click YES to verify the address entered is correct, click NO if it is not.

- If the address is verified as correct click **YES** and proceed with the quote.

- If the address is verified as incorrect click **NO**.

- A response of **NO** will return the following message, which will appear at the top of the Basic Info tab:

  Due to response to the Fair and Accurate Credit Transaction Act (FACTA), we can no longer proceed with this quote.
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's 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.

### Dwelling Fire Eligibility Chart

<table>
<thead>
<tr>
<th>Family Trust Revocable &amp; Irrevocable</th>
<th>Qualified Personal Residence Trust</th>
<th>All other Trusts</th>
<th>LLC or LLP</th>
<th>Corporation (CORP)</th>
<th>Power of Attorney (POA)</th>
<th>Life Estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, as an Additional Insured if Owner or Tenant Occupied</td>
<td>Not eligible</td>
<td>Yes, as an Additional Insured if Owner or Tenant Occupied</td>
<td>* May be listed as the Named Insured (ONLY if Tenant Occupied)</td>
<td>* May be listed as the Named Insured (ONLY if Tenant Occupied)</td>
<td>Yes</td>
<td>Yes, as an Additional Insured if Owner Occupied</td>
</tr>
</tbody>
</table>

Risks owned by LLCs, LLPs or Corporate owned must be written in the name of the LLC, LLP or Corp. In most states, a surcharge will apply:

- In surcharge states, if the agent says YES to the corporate owned question, list the LLC, LLP or Corp as the named insured and the surcharge applies.
- In AK, MD, PA and WA, if the agent says YES to the corporate owned question, you can now continue with the quote. Be sure to list the LLC, LLP or Corp as the named insured but no surcharge applies.
- The surcharge states are: AR, AZ, CA, CO, DE, IA, ID, IL, IN, KS, ME, MN, MO, MT, ND, NE, NJ, NM, NV, NY, OH, OR, PA, SD, TN, TX, UT, VA, VT, WI & WY.
- The non-surcharge states are: AK, MD and WA

**Click here for information on the Corporate Owned Property Surcharge.**

**Ineligible Risks:**
- Risks that are owned or titled in the name of a church or non-profit organization are ineligible.
- Risks with more than 2 individuals on the deed or ineligible
- Insureds who own more than 25 rental properties are ineligible.

**Click here for information on how to add an Additional Insured & Additional Interest**
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 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.
- Requests to add a Certificate Holder can also be processed via the phone or they can be faxed or emailed.

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.
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, the policy should be referred to Underwriting for further review after the name change has been processed.

**Add a spouse as Additional Named Insured:**
- Documentation is not required if the spouse has the same last name.
- **Contact customer service**
- 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**

**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**

**Deleting an Additional Named Insured (ANI) or ex spouse:**
- 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 instances the policy would need to be cancelled and coverage rewritten.

**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**
- 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.

Home Underwriting :
- Fax: (866)290-2667
- Email: underwriting@stillwater.com
Age of Dwelling (All Forms)

The Dwelling Fire program offers insurance for homes less than 100 years in age at the date of submission.

*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.

Older Homes

Homes 61-100 years in age require completion of an Older Dwelling Survey Form. Click on the following tab to view the form:

**Older Dwelling Survey Form**

There is also a link to the Form on the quote Basic Information screen.

The Older Dwelling Survey Form requires proof of updates and must be submitted for company approval prior to submission.

The **Older Dwelling Survey Form** requires proof in the form of the following:

- 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 the date of completion.
- See below for the requirements regarding heating/air conditioning, electrical, roof and plumbing systems.
- Please fax all information to (866) 290-2667 Attn: Underwriting or email the information to underwriting@stillwater.com.

The following are the requirements for heating/air conditioning, electrical, roof and plumbing systems:

- **HEAT:** Risks utilizing a primary source of heat that is not thermostatically controlled are ineligible. Heating/Air conditioning must be updated in the past 20 years.
- **ELECTRICAL:** Risks with aluminum wiring, fuses, Stab-Lok and tube/knob are ineligible. All Electrical wiring must be updated within the last 15 years and up to code.
- **PLUMBING:** Acceptable risks must have a plumbing system that utilizes modern pipe materials which have been updated in the past 15 years such as copper or PVC. Polybutylene and galvanized plumbing is ineligible.
- **ROOFS:** Click on the following tab for Roof Guidelines:

  **Roof Cover Types**
Construction Type
Dwellings and other structures using unusual or irreplaceable construction are **not eligible**. This would include, but is not limited to the following:
- EIFS (Exterior Insulation and Finishing System)
- **Cantilever Construction** – 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)*
- Log Homes
- Mobile Homes
- Manufactured Homes
- Modular or Metal Homes
- Utilizes asbestos siding or roofing materials
- **Elevators**: Dwellings with elevators are acceptable if installed in the past 10 years and a current safety inspection is provided.
- **Dwellings that are historical/landmarks**
- **Homes built fully or with the majority of the structure built underground**.

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.

Course of Construction - Remodeling & Renovations
- Dwellings and other structures in the course of construction or renovation are ineligible, unless prior approval is received from the company.
- Dwellings that have been remodeled to eliminate the garage and replace it with a living space are ineligible.
- Dwellings and other structures undergoing extensive remodeling are ineligible.
High Value Dwellings
- Coverage A limits of $60,000 to $750,000 are available. There is no minimum Cov. A Limit in Maryland.

- The maximum Coverage A Dwelling limit on Dwelling Fire is $750,000, there are no underwriting exceptions.
Home Replacement Cost Valuation MSB (Marshall & Swift/Boeckh) Interface

- The responses to questions during the quote directly interface with MSB.
- The quote Preliminary Rate Screen also provides an external link to the MSB site.
- The MSB site provides additional options to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.

Please click on the following tab to view additional information on the (MSB Interface):

MSB Interface

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 Dwelling Fire policies.

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

Property Inspections

- 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 unrepairs 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.
Minimum Square Footage

The minimum square footage allowed on all Dwelling Fire policy Forms is **750 square feet**.
Occupyancy

- The Residence must be Owner or Tenant occupied (annual leases or long term occupancy - daily, weekly or monthly leases or occupancy is not permitted - *vacancy is not permitted*).

- Risks that are used as a rooming or boarding house are ineligible.

- We only allow an owner occupied Seasonal residence (unoccupied more than 3 consecutive months) if the property is located in a gated community or if the property is protected by a monitored central alarm system.

- Maximum of 4 units under one roof (duplex, triplex or four-plex are acceptable).

- Maximum of 1 family per unit.

❖ **Vacant properties are not eligible.**
Other Structures Coverage B increase

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 Dwelling Fire Policy automatically include a Coverage B – Other Structures limit equal to 10% 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 Underwriting Menu
Ineligible Other Structures

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.

- Other structures (outbuildings) with more than 1,250 square feet of ground floor area are prohibited in all states.

✓ Note: All Other Structures must be in good condition.
Roof Types – Roof Covers
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
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:

**Note:**
• Solar Panels that are attached to the main structure are considered part of the Dwelling - Coverage A and should be added via MSB:

**How to Calculate in the custom MSB:**
• Each # listed in the Solar Panel field includes 64 square feet of solar panels.
• If the panels are 64 square feet or less - enter 1 into the field.
• If the panels are more than 64 square feet -
• Calculate the total square footage of solar panels, divide by 64, and enter that value into field (round up 1.2 = 2)
• Length x Width x # of panels / 64 = # of solar panels to input into the estimator (assuming each panel has the same dimensions)

**Example:** 4 panels which are 4’ x 8’ -> 4x8 = 32 x 4 = 128 /64 = 2 (enter 2 into the field)
Solid Fuel Burning Devices
Residence Premises having a solid fuel burning appliance present (wood burning stove, heating stove fire place insert, free standing fireplace) or similar devices that burn wood, pellets, or other solid fuels, which are a secondary heat source, are acceptable. The device must meet the following requirements:
• Installed by a professional contractor.
• Installed with proper clearances of unit and venting system.
• Properly maintained unit and venting system, including cleaning of chimney.
• Built in Fireplaces that have metal or masonry chimneys are not subject to this charge and are not considered a Solid Fuel Burning Device.
✓ Solid Fuel Burning Devices are only subject to a surcharge in the following states:

AK, AR, AZ, CA, CO, DE, ID, IA, IL, KS, MD, MN, MO, MT ND, NE, NJ, NM, NV, NY, OH, OR, PA, SD, TN, UT, VA, VT, WA, WI, WY

Utility Requirements
All Dwellings must meet the following 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.
• Dwellings constructed over 50 years ago require updates to Heating, Ventilation and Air Conditioning – within the last 20 years.

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.

Click on the tab to view special Utility Update Requirement Guidelines for Older Homes age 61-100.
Animals
Risks having any of the following Prohibited Breeds of dog are ineligible:

Prohibited Breeds:
• Akita
• Alaskan Malamute
• American Staffordshire Terriers
• Boxer (No longer a prohibited breed as of 03-16-16)
• Chow
• Dalmatian
• Doberman Pinscher
• German Shepherd (No longer a prohibited breed as of 05-24-16)
• 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.

✓ Note:
The Dwelling Fire program does NOT offer an Animal Liability Buyback Endorsement. Animal Liability is included in the Personal or Premises Liability Coverage.

• Risks which have a prohibited dog breed or any of the following are ineligible for our program: chickens, cows, goats, sheep, horses, pigs, llamas, donkeys, turkey, exotic or unusual pets or any other animal that can be used for livestock purposes. Also, venomous animals of any size are not allowed.

• We allow any non-venomous reptiles that don’t exceed 2 feet in length when full grown.

• All service animals are permissible, regardless of type or breed. However note, A certificate showing the animal is a service dog is required if it is a prohibited breed. The certificate must be emailed to underwriting@stillwater.com

• K9 Police Dogs are NOT considered service animals.

• K9 Police Dogs are ineligible due to how they are trained - (where any previous dog bite history exists)
Attractive Nuisances
The risk is ineligible if the Residence Premises has any high risk exposures. This includes but is not limited to the following:

- Skateboard ramps
- Climbing walls
- Tree houses
- A pond or similar water landscape feature that is unfenced, un-maintained or unfilled.

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.

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.

✓ Note: The California guideline allows 300 feet of unobstructed land between the residence premises and any brush or forested areas. There is also a special CA rating provision if underwriting accepts a risk within 300 feet of brush or forested areas:

CA Brush Fire Rating Provision
A surcharge is applicable for properties that are less than 300 feet of a brush area, forested area or any area of increased fire hazard. Risks located in these areas are subject to underwriting approval. If the risk is approved it will be subject to the Brush Fire Rating Provision surcharge.

✓ Note: In some States the Home Quote uses Brush mapping.

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.

Commercial Exposure
Dwellings located in or within 100 feet of an industrial locations are ineligible. Golf courses are acceptable.
Domestic Workers
Dwellings with domestic workers used in excess of 10 hours per week are ineligible in all states except California and New Jersey:

These states offer a special Workers Compensation endorsement:

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.

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 (CA & NJ)
In select states coverage is available for in servants and out servants for an additional premium. Coverage for occasional servants is included in the policy. "No coverage is available to an employee who resides at the residence. Live in employees are not acceptable. Please refer to the Tenants/Renters/Boarders/Live in Employee section below."

• 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.

• 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.
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.

The Dwelling is not eligible if it:
• is located more than 5 road miles from a responding fire department;
• is more than 1,000 feet from the nearest fire hydrant, unless a company approved alternative water source exists; or
• is difficult to access from the road or is located on an unpaved road.

Note: The property must be accessible year round by Fire Department vehicles.

Home Business (Home Day Care)
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.
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 ineligible.
• Above-ground pools are acceptable in all states, as long as they follow the above guidelines.

Protection Class / Location
We allow quoting in protection class 1-9 in all states with the following exceptions:
• Protection Class 9 is NOT allowed in California and Texas.
• All quoted risks must meet our Fire Protection Guidelines Click here for information on Fire Protection Guidelines.
**Trampolines**
Residence premises that have trampolines prior to or after submission are ineligible.

**Exception:** UT allows trampolines with a safety net installed

---

**Trip Fall Hazards**
Residence premises with trip fall hazards are ineligible. This would include, but not be limited to:
- Missing or damaged stairs that present a trip fall hazard.
- Missing railings that present a trip fall hazard.
- Damaged concrete that present a trip fall hazard.

---

**Underground Fuel Tanks**
Residence premises with underground fuel tanks are not acceptable.

**Exception AK** allows underground fuel tanks.
- Oil tanks located in the basement are acceptable.
- Underground propane tanks are acceptable.

---

**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.