



Home

HO3, HO4, HO5, HO6

Product and Underwriting Guide

Home Product Guide

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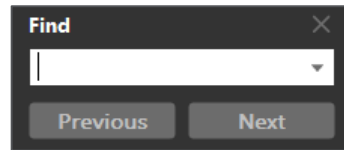
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Updated 11-08-19

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Stillwater Insurance Group consists of the following companies:

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

Stillwater Insurance Group is AM Best rated A-Excellent.

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

Contact Information

Underwriting & Submissions

Phone: 1-800-849-6140

Fax: 1-866-290-2667

Email: underwriting@stillwater.com

Service Hours

Customer Service Representatives are available to meet your service needs and for technical assistance:

Monday - Friday 8:00am - 9:00pm Eastern, and
Saturday 8:00am – 3:00pm Eastern.

Service & Endorsements

Phone: 1-800-849-6140

Fax: 1-866-877-6355

Email: ins@stillwater.com

Evidence of Insurance

Requests for Evidence of Insurance can be emailed to:
eoistillwater.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**

The screenshot displays the Stillwater Insurance Group website interface. At the top left is the logo. The top right contains links for Bulletin Board, Live Chat, Contact Us, and Logout. A navigation bar below the logo features icons and labels for DASHBOARD, DOCS & GUIDES, REPORTS, AGENT ADMIN, and CONTACT. On the left side, a vertical menu lists various resources: Auto Product Guide, BOP Guides, Dwelling Fire Product Guide, Home Product Guide, Umbrella Product Guide, Marketing Materials, Digital Library, EC Purchasing, and Policy Documents. A blue arrow points from the 'Marketing Materials' link in this menu to a larger, detailed view of the 'Marketing Material' section. This section is a grid of eight cards, each representing a different insurance product: Auto, Home, Umbrella, Renters, Landlord, Commercial, Condo, and Earthquake. Each card includes a representative image, the product name, the Stillwater logo, and an 'Add' button.

Submit Authority

- Submit authority may be suspended for new business or increased coverage endorsements during periods of imminent danger from natural disasters, or when the National Weather Service has issued a severe weather warning.
- The types of natural disasters include but, are not limited to, Earthquake, Earth movement (landslide, mudslide, sinkhole, etc.), Wild Fire, Hurricane, Tropical Storm, Tornado, and Flood.
- We reserve the right to suspend submission authority as we deem fit, and as allowed by state regulations and emergency orders.
- **In the event of such suspension, we will issue a moratorium. During moratoriums no new business or increased coverage endorsements may be submitted.**
- **Typically, moratoriums start prior to and last for the duration of the event, or until it has been downgraded or passed/finished. In some cases it may continue for a number of days after the event has passed/finished. Please check the website for the status. The moratorium notice will be removed once the area is open again.**

Application Submission

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

Quote Questions

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

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

Submitting

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

Click below for information on starting a Quote:

[Start a Home Quote](#)

Start a Quote

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

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

STILLWATER INSURANCE GROUP

Bulletin Board | Live Chat | Contact Us | Logout

DASHBOARD DOCS & GUIDES REPORTS AGENT ADMIN CONTACT

Welcome Available to 19

Alerts
There are no special alerts or messages currently

Bulletin Board
No Recent Updates
[Go to Bulletin Board](#)

Start a Quote

New Customer Existing Customer

Enter ZIP code to select from policy types

68164

Product

Homeowners, Condo and Rental
Dwelling Fire
Personal Umbrella

\$5,000.00 Monthly Drawing

Current number of entries for next Stillwatery drawing: 0
[Opt Out](#)

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.

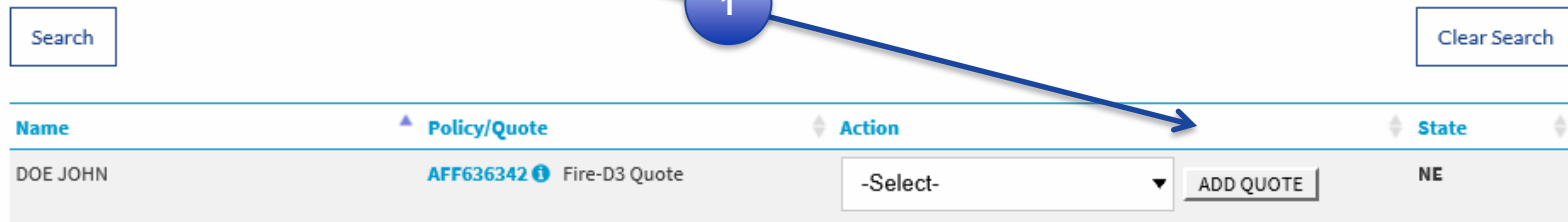
Click [here](#) for more info on the **Add Quote** feature.

Add Quote

"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:

Customer Management



The screenshot shows a table with columns: Name, Policy/Quote, Action, and State. A row is visible for 'DOE JOHN' with policy 'AFF636342 Fire-D3 Quote'. The 'Action' column contains a dropdown menu with '-Select-' and an 'ADD QUOTE' button. A blue circle with the number '1' is placed over the 'ADD QUOTE' button, with an arrow pointing to it from the first step's instruction.

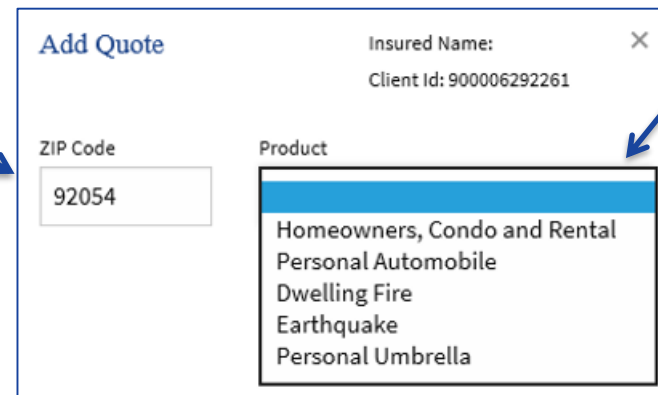
Name	Policy/Quote	Action	State
DOE JOHN	AFF636342 Fire-D3 Quote	-Select- ADD QUOTE	NE

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.



The screenshot shows the 'Add Quote' modal form. It includes fields for 'Insured Name' and 'Client Id: 900006292261'. There are two main sections: 'ZIP Code' with a text input containing '92054', and 'Product' with a dropdown menu. A blue circle with the number '2' points to the ZIP Code input, and a blue circle with the number '3' points to the Product dropdown menu.

Insured Name: []
Client Id: 900006292261

ZIP Code: 92054

Product: Homeowners, Condo and Rental
Personal Automobile
Dwelling Fire
Earthquake
Personal Umbrella

Verification

As a part of new business process we may utilize third-party data sources to verify information including:

- **CLUE** – Comprehensive Loss Underwriting Exchange on the Risk and Subject
- **Public Records Data**
- **NCF** – National Credit File. This is used where permitted to determine the Insurance Bureau Score(IBS).
- If the quote recognizes an underwriting issue it will result in a ineligible (edit) that the risk is ineligible.
- **Please contact customer service at 1-800-849-6140 if you have any questions regarding information obtained in these reports.**

Click on the following Tabs for additional information:

[CLUE Reports](#)

[NCF Reports](#)

✓ **Note:**

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

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

File Maintenance and Audit Requirements

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

These documents are required to be maintained in agency's files:

- Copy of signed ACORD application, including the signed Underwriting Confirmation that is a supplement to the application.
- Copy of signed EFT Authorization, if this pay plan is used.

These documents are recommended to be maintained in agency's files:

- CLUE reports and Letters of Experience related to claims on the CLUE.
- Copies of support for discounts (example: Alarm Certificate)

Claims Procedure

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

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

General Information:

- Please remember that you have no claims settlement authority. Please refer all claims to our claims department.
- **The toll free line is (800)220-1351.**
- **The toll free number is answered by Stillwater staff during the following hours:**
 - **Monday - Friday from 8:00am - 8:00pm Eastern**
 - **Saturday from 8:00am - 6:00pm Eastern**After these hours a service called Lynx Services LLC answers the 800 line and can take a first notice of loss and provide limited remediation guidance (in the event of water damage, etc.). They can take the initial claims info, but cannot verify coverage. Lynx Services LLC is available 24/7.
- If there is a genuine and severe emergency or very severe loss the Lynx Services rep can in most cases get a Stillwater adjuster in touch with the client.
- We offer a translation service where English is a second language. The service handles dozens of languages including Hmong, Farsi, Punjabi, Mandarin, Cantonese and Vietnamese.

CLAIMS CONTACT NUMBERS:

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

Letter of Experience

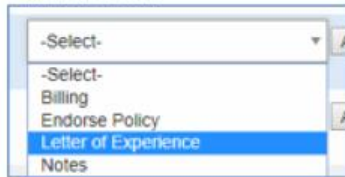
Stillwater Insurance provides a letter (**LOE**) that shows the insured's Loss History while insured with Stillwater Insurance Group.

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

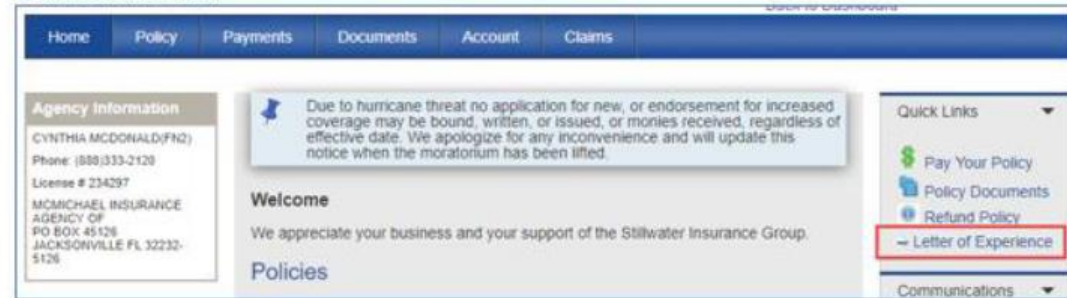
- The process can be completed by **Customer Service/FNOL**, and the **Agent** via the **Action Menu** on the **Sales Portal – FIRST**.
- The **Policyholder** can also view the **LOE** if they have set up an account on the **Self Service Site**.

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

Sales Portal:



Self Service Site:



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



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

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

Stillwater Insurance offers the following **Home Policy Types**. Click on a **Home Type** to view additional information.

Single Family Home Detached 100% Owner Occupied HO3

In select states the **HO3** form can be written for the following :

- **Secondary Seasonal Homes HO3/HO5**
- **Duplex HO3/HO5**
- **Row Homes/ Town Homes HO3/HO5**

✓ **FLORIDA NOTE:** The information on this page does not include **Florida**. Click **here** to view unique **FLORIDA** coverage information.

Single Family Home Detached 100% Owner Occupied HO5 - The HO5 is not offered in all States

- The home must be the policy holders primary residence.
- The **HO5** form provides “**open peril** “ coverage on dwelling as well as the contents. As such the **HO5** requires that the residence has a Deadbolt, Fire Extinguisher, and Smoke Alarm.

Condo HO6

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

Stillwater offers the following Condo policies:

- **Owner Occupied Condo HO6**
- **Tenant Occupied Condo HO6**
- **Row Home/ Town Home HO6**

In select states the **HO6** form can be written for the following :

- **Secondary Seasonal Condo HO6**

Renters (HO4)

- The **HO4 Renters form** provides coverage for a policy holders personal property and liability within a rental property.

Secondary/Seasonal (Home HO3/HO5)

- **Primary Home** is a residence in which the insured lives the majority of the time, and at least 6 months continuously each year. Typically, it's also the residence on their driver's license/state ID. The Primary residence must also not be "Vacant" or "Unoccupied" beyond a period of sixty consecutive days. "Vacant" or "Unoccupied" means neither the Named Insured nor any other individual has slept overnight in the dwelling for a period of 60 days.
- **Secondary Home** is a residence that is not the primary residence. A secondary home is a residence the insured occupies less than half of the year. Typically, a secondary home is used as a vacation home, though it could also be a property that you visit on a regular basis, such as a condo in a city where you frequently conduct business.
- **Seasonal Home** is a sub class of secondary, where a surcharge is applicable to a residence that is continuously unoccupied by the owner for more than **three months** or **four months** per year depending on the states seasonal definition. (See the chart below for **Seasonal Surcharge and Occupancy Guidelines**.)

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

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

A **Seasonal Property Surcharge** is applicable in all the states listed above.

- 10% surcharge applies if the Primary Home is insured with Stillwater
- 20% surcharge applies if the Primary Home is insured with another carrier.

Home Occupancy guidelines:

- In the above highlighted states: **AK, AR, DC, KY, MA, ME, MO, MS, NH, NY, RI, TN, VT, and WI** The risk should be owner occupied **continuously** for a minimum of **3 months** out of the year:
- In the other states in the above chart: The risk should be owner occupied **continuously** for a minimum of **4 months** out of the year.

Virginia does not offer the HO5 Form

Additional Secondary/Seasonal Home Requirements:

- The Home must be located within a limited access community or building (requires security guard or passkey gates).
- Roommates or boarders are NOT allowed.
- The Secondary/Seasonal Home cannot be unoccupied (vacant) for more than 6 months out of the year.

Click [HERE](#) for information on unique state guidelines in: **California**

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

High Value Secondary/Seasonal Homes (All States)

Underwriting approval is required if:

- The replacement cost is \$750K or higher.
- If the Livable Square footage is 5000 or more.

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

Secondary Condo

Secondary/Seasonal (Condo HO6)

- **Primary Home** is a residence in which the insured lives the majority of the time, and at least 6 months continuously each year. Typically, it's also the residence on their driver's license/state ID. The Primary residence must also not be "Vacant" or "Unoccupied" beyond a period of sixty consecutive days. "Vacant" or "Unoccupied" means neither the Named Insured nor any other individual has slept overnight in the dwelling for a period of 60 days.
- **Secondary Home** is a residence that is not the primary residence. A secondary home is a residence the insured occupies less than half of the year. Typically, a secondary home is used as a vacation home, though it could also be a property that you visit on a regular basis, such as a condo in a city where you frequently conduct business.
- **Seasonal Home** is a sub class of secondary, where a surcharge is applicable to a residence that is continuously unoccupied by the owner for more than **three months** or **four months** per year depending on the states seasonal definition. (See the chart below for **Seasonal Surcharge and Occupancy Guidelines**.)

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

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

A **Seasonal Property Surcharge** is applicable in all the states listed above.

- **10% surcharge** if the Primary Home is insured with Stillwater
- **20% surcharge** if the Primary Home is insured with another carrier.

Condo Occupancy Guidelines:

- The Secondary/Seasonal Condo cannot be unoccupied for more than **6 months** out of the year.
- Roommates or boarders are NOT allowed.

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

Secondary/Seasonal Home

◀ Back to Policy Type Menu

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California

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

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

Florida:

- The Condo must be occupied by the named insured.
- Roommates or boarders are NOT allowed.
- If the Secondary Home is unoccupied for more than **6 months** out of the year, we require that the home is located in a gated community or that it has a monitored central alarm system.

Hawaii, North Carolina, South Carolina :

- The Condo must be occupied by the named insured.
- Roommates or boarders are NOT allowed.
- The Secondary/Seasonal Condo cannot be unoccupied for more than **6 months** out of the year.

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

Florida

- The Home must be occupied by the named insured.
- Roommates or boarders are NOT allowed.
- If the Secondary Home is unoccupied for more than **6 months** out of the year, we require that the home is located in a gated community or that it has a monitored central alarm system.

Hawaii and North Carolina

- The Home must be occupied by the named insured.
- Roommates or boarders are NOT allowed.
- The Secondary/Seasonal Home cannot be unoccupied (vacant) for more than **6 months out of the year**.
- The Home must be located within a limited access community or building (requires security guard or passkey gates).
- The risk should be owner occupied **continuously** for a minimum of **4 months out of the year**.

South Carolina

- The Home must be occupied by the named insured.
- Roommates or boarders are NOT allowed.
- The Secondary Home cannot be unoccupied for more than 6 months out of the year.

High Value Secondary/Seasonal Homes (All States)

Underwriting approval is required if:

- The replacement cost is \$750K or higher.
- If the Livable Square footage is 5000 or more.

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

[Secondary Condo](#)

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Secondary/Seasonal California (HO3/HO5) Effective 02-21-19

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

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



DOE JIM	CP9770557 ⓘ Home-H5 Active	-Select-	ADD QUOTE	CA
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We also require:

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

CA primary residence required, please refer to underwriting for consideration.

OK

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

The following Guidelines also apply:

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

Additional Secondary/Seasonal Home Requirements:

- The Home must be located within a limited access community or building (requires security guard or passkey gates).
- Roommates or boarders are NOT allowed.
- The Secondary/Seasonal Home cannot be unoccupied (vacant) for more than **6 months out of the year**

Duplex (HO3/HO5)

A **Duplex** is a building that is divided into two residences (living units), on a single tax lot, each having individual entrances.

A **Duplex** is available to quote in the following States:

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

Click on a tab to view Policy Coverage information:

[HO3/HO5 Policy Coverage](#)

[HO6 Policy Coverage](#)

Duplex Guidelines:

- The maximum Dwelling limit for a duplex is \$749,999
- The Dwelling must be originally constructed as a 2 unit structure.
- A single family residence converted to a multi family structure is NOT Eligible.
- Duplex properties are subject to a Multi-family surcharge
- **Virginia does not offer the HO5 Form**

Town House (HO3/HO5) or (HO6)

A **Townhouse** is a single family unit that is constructed in a row where all the units are attached on a single tax lot.

Row House (HO3/HO5) or (HO6)

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

- If the Town House/ Row House **has a master fire policy** the residence would be considered an **HO6** policy.
- If the Town House/ Row House **does NOT have a master fire policy** Stillwater offers an **HO3/HO5** policy in select States.
- To be eligible for the **HO3/HO5** form the insured must own and occupy the unit as their primary residence.

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

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

✓ Town House & Row House Notes:

- A Town House or Row House surcharge will apply based on the number of units within the fire wall:
- WE allow up to 8 attached units within a firewall for both Town House and Row House quotes
- The maximum Dwelling limit is \$749,999 for Town & Row House
- **Virginia does not offer the HO5 Form**

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Home HO3/HO5 (Home)

✓ **Note:** This information does not include **Florida**. Click [here](#) to view unique **FLORIDA** coverage information.

Property Coverage A	Other Structures Coverage B	Personal Property Coverage C
<p>Coverage for Dwelling Structure</p> <p>The Dwelling must be insured to 100% of its replacement cost.</p> <p>Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page.</p> <p>Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model.</p> <p>The minimum Coverage A value is \$100,000.</p> <p>Homes with a square footage below 500 square feet are ineligible.</p> <p>Please click here for information on High Value Home Coverage Guidelines.</p>	<p>The basic policy provides 10% of Coverage A for detached structures located on the property.</p> <p>This limit can be increased with Underwriter approval.</p> <p>Click on the following tab to view additional information on increasing Other Structures:</p> <p style="text-align: center;">Other Structures</p> <p style="text-align: center;">HO3/HO5 Perils Insured against</p>	<p>The basic policy provides a Coverage C limit of 50% of Coverage A for personal property.</p> <ul style="list-style-type: none"> (55% of Coverage A in California) <p>The Quote provides an increased option limit up to 75%.</p> <p>The HO3 policy provides an ACV (Actual Cash Value) option as well as a Replacement Cost option.</p> <p>The HO5 Policy provides Open Peril coverage on Personal Property. The HO3 provides Named Peril coverage on Personal Property.</p> <p style="text-align: center;">Click on the following to view more info on:</p> <p style="text-align: center;">Personal Property in a Storage Facility</p>
<p>Additional Living Expense Coverage D</p> <p>The policy provides 40% of Coverage A if a covered loss makes the home unfit to occupy.</p> <p>The Quote provides an option to reduce the limit to 20%.</p>	<p>Liability</p> <p>Provides coverage if the insured is legally liable for another parties injury or property damage.</p> <p>The minimum coverage available is \$100,000. The Quote provides increased limit options of \$300,000 or \$500,000.</p>	<p>Medical Payments</p> <p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments. The Quote provides the ability to increase coverage to \$2000, or \$5000.</p>
<p>✓ Note: Coverage is subject to exclusions and limits. Click on the following tab to view a Basic Coverage Chart:</p>		<p style="text-align: center;">HO3/HO5 Basic Coverage Chart</p> <p>Click on the other Form tabs to view information on that form:</p> <p style="text-align: center;">HO4 HO6</p>

Endorsement Modify Coverage: Click [here](#) to view **coverage restriction guidelines** on existing policies.

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✓ **Note:** This information does not include **Florida**. Click [here](#) to view unique **FLORIDA** coverage information.

Property Coverage A	Personal Property Coverage C	Additional Living Expense Coverage D
<p>The Coverage A amount should reflect Dwelling (structural coverage) that is not covered under the Condo Master Fire Policy.</p> <p>The amount the Condo quote initially includes for Coverage A varies by state.</p> <p>Please click on the following tab for more information on selecting Coverage A Dwelling Coverage Limits:</p> <p style="text-align: center;">Coverage A Limits</p> <p>The Condo quote allows agents to bind up to \$350,000 on Coverage A, without underwriting approval.</p>	<p>The minimum Coverage C limit is \$10,000 for all states, except CA and NM which have a minimum limit of \$15,000.</p> <p>The Condo quote will allow a quote up to \$300,000 without underwriting approval.</p> <p style="text-align: center;">Click on the following to view more info on:</p> <p style="text-align: center;">Personal Property in a Storage Facility</p>	<p>The policy automatically provides 20% or 40% of the Coverage C limit if a covered loss makes the Condo unfit to occupy.</p> <p>The 20% or 40% amount varies by state.</p> <p style="text-align: center;">Click on the following to view more info:</p> <p style="text-align: center;">Coverage D Limits</p>
<p>Liability</p> <p>Provides coverage if the insured is legally liable for another parties injury or property damage.</p> <p>The minimum coverage available is \$100,000.. The Quote provides increased limit options of \$300,000 or \$500,000.</p>	<p>Medical Payments</p> <p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments. The Quote provides the ability to increase coverage to \$2000, or \$5000.</p>	<p>✓ Note: Coverage is subject to exclusions and limits. Please click on the following tab to view a Basic Coverage Chart:</p> <p style="text-align: center;">HO6 Basic Coverage Chart</p>
<p>Click on the other Form tabs to view information on that form:</p> <p style="text-align: center;">HO3/HO5 HO4</p>	<p style="text-align: center;">Corporate Owned Condo</p>	<p>✓ Note: If there is an occupancy change from owner to tenant occupied, or tenant occupied to owner occupied Condo – the Policy will need a NEW application. We cannot endorse to change a Condos occupancy.</p>

Endorsement Modify Coverage: Click [here](#) to view **coverage restriction guidelines** on existing policies.

HO6 Perils Insured against

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PUD – Planned Urban Development is a community zoning classification that is planned and developed within a city. It is acceptable to write a property in a PUD under the **HO6** program.

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Condo Coverage D Loss of Use

See the Chart for the Coverage D Limit

20%

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

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

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

40%

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

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

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

% of Coverage C limit for Coverage D			
State	Coverage %	State	Coverage %
AK	20%	NC	40%
AL	40%	ND	40%
AR	40%	NE	40%
AZ	40%	NH	40%
CA	20%	NJ	20%
CO	40%	NM	20%
CT	20%	NV	40%
DC	40%	NY	40%
DE	40%	OH	20%
FL	40%	OK	40%
HI	40%	OR	20%
IA	20%	PA	40%
ID	40%	RI	40%
IL	20%	SC (20)	40%
IN	40%	SC (21)	40%
KS	40%	SD	40%
KY	20%	TN	40%
LA	40%	TX	40%
MA	40%	UT	40%
MD	40%	VA	40%
ME	40%	VT	40%
MN	40%	WA	40%
MO	40%	WI	40%
MS	40%	WV	40%
MT	40%	WY	40%

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Condo Coverage A Dwelling Limits

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

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

[Back to Condo Coverage Overview](#)

Condo Coverage A Quote Default Limit			
State	Coverage A	State	Coverage A
AK	\$1000	NC	\$1000
AL	\$5000	ND	\$1000
AR	\$1000	NE	\$1000
AZ	\$1000	NH	\$1000
CA	\$1000	NJ	\$1000
CO	\$1000	NM	\$1000
CT	\$5000	NV	\$1000
DC	\$1000	NY	\$1000
DE	\$5000	OH	\$1000
FL	\$1000	OK	\$1000
HI	30% of Coverage C	OR	\$1000
IA	\$1000	PA	\$1000
ID	\$1000	RI	\$1000
IL	30% of Coverage C	SC (20)	30% of Coverage C
IN	\$5000	SC (21)	\$1000
KS	\$1000	SD	\$1000
KY	\$5000	TN	\$5000
LA	\$1000	TX	\$1000
MA	\$1000	UT	\$1000
MD	\$1000	VA	30% of Coverage C
ME	\$1000	VT	\$1000
MN	\$1000	WA	\$1000
MO	\$5000	WI	\$1000
MS	\$1000	WV	30% of Coverage C
MT	30% of Coverage C	WY	\$1000

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Home HO4 (Renters)

✓ **Note:** This information does not include **Florida**. Click [here](#) to view unique **FLORIDA** coverage information.

Personal Property Coverage C

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

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

[Click on the following to view more info on:](#)

[Personal Property in a Storage Facility](#)

Additional Living Expense Coverage D

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

North Carolina

In North Carolina we offer a default **20%** and a **40%** option. The 40% option is available for an additional premium.

Liability

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

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

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

[HO4 Basic Coverage Chart](#)

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.**

Click on the other Form tabs to view information on that form:

[HO3/HO5](#)

[HO6](#)

[HO4 Perils Insured against](#)

Endorsement Modify Coverage: Click [here](#) to view **coverage restriction guidelines** on existing policies.

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HO3/HO5 Home Basic Coverage Chart

SECTION I COVERAGES		AMOUNTS					
Coverage A Dwelling	The described dwelling	100% of Replacement is required					
	Extended Replacement	25% of Coverage A					
Coverage B Other Structures	Other structures on premises	10% of Coverage A					
	Personal Property	50% of Coverage A 55% of Coverage A (California)					
Coverage C Personal Property	Click here to view information on unique Coverage C limits in the following:						
	HI	MD	NY	NC	PA	VA	WV
	Special Categories of Personal Property (All other States) are as follows:						Special Limit:
	a. money, bank notes, etc.						\$200
	b. securities, accounts, etc.						\$1500
	c. watercraft, trailers, etc.						\$1500
	d. trailers or semi-trailers not used with watercraft of all types						\$1500
	e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)						\$1500
	f. firearms and related equipment (loss by theft)						\$2500
	g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)						\$2500
	h. property, on the "residence premises", used at any time in any manner for any " business " purpose						\$2500
	i. property, away from the "residence premises", used primarily for " business " purposes.						\$1500
	j. portable electronic equipment						\$1500
	k. antennas, tapes, wires, records, disks or other media						\$250
	Amendatory Endorsement (Personal Property)						
l. memorabilia, souvenirs, collector items, etc.						\$2500	
m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft) *(\$2,500 max per article)						* \$5000	
n. electronic data processing equipment (residence premises)						\$5000	
o. electronic data processing equipment (off premises)						\$1000	
p. camera or video recording and playing equipment						\$1000	
q. paintings, etchings, rare glass, chinaware and similar articles						\$1000	
s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons						\$2000	
Coverage D Loss of Use	Additional Living Expense Fair Rental Value		Shortest time to repair or replace not to exceed 40% of Coverage A				
	Click here to view a unique Colorado increased limit endorsement						
Additional Coverages	Collapse						
	Credit Card and Forgery		\$500				
	Debris Removal		\$1000				
	Fire Department Service Charge		\$500				
	Glass or Safety Glazing Material						
	Grave Markers		\$5000				
	Landlords's Furnishings		\$2500				
	Loss Assessment		\$1000				
	Mold		Varies by State				
	Ordinance or Law		10% of Coverage A				
	Property Removed						
	Reasonable Repairs						
	Trees, Shrubs and Other Plants		\$500				
SECTION II COVERAGES			AMOUNTS				
Coverage E Personal Liability	Comprehensive Personal Liability		\$100,000 Each Occurrence				
	Coverage F Medical Payments To Others		\$1000				
Additional Coverages	Damage to Property of Others		\$1000				
	Claim Expense						
	First Aid Expense						
Loss Assessment		\$1000					

✓ **Note:** This page does not include FL. Click [here](#) to view FLORIDA coverage information.

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

Coverage D Loss of Use	Additional Living Expense Fair Rental Value	Click HERE for more info
Additional Coverages	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5000
	Landlords's Furnishings	\$2500
	Loss Assessment	\$1000
	Mold	Varies by State
	Ordinance or Law	10% of Coverage A
Property Removed		
Reasonable Repairs		
Trees, Shrubs and Other Plants	\$500	
SECTION II COVERAGES		AMOUNTS
Coverage E Personal Liability	Comprehensive Personal Liability	\$100,000 Each Occurrence
Coverage F Medical Payments To Others		\$1000
Additional Coverages	Damage to Property of Others	\$1000
	Claim Expense	
	First Aid Expense	
	Loss Assessment	\$1000

✓ **Note:** This page does not include FL. Click [here](#) to view FLORIDA coverage information.

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SECTION I COVERAGES		AMOUNTS		
Coverage C Personal Property	Personal Property	Any calculated amount based on value of Personal Property up to 100K without Underwriting approval * 150K limit in New York		
	Click here to view information on unique Coverage C limits in the following:			
	HI	MD	NY	NC
	PA	VA	WV	
	Special Categories of Personal Property (All other States) are as follows:			Special Limit:
	a. money, bank notes, etc.			\$200
	b. securities, accounts, etc.			\$1500
	c. watercraft, trailers, etc.			\$1500
	d. trailers or semi-trailers not used with watercraft of all types			\$1500
	e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)			\$1500
f. firearms and related equipment (loss by theft)			\$2500	
g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)			\$2500	
h. property, on the "residence premises", used at any time in any manner for any " business " purpose			\$2500	
i. property, away from the "residence premises", used primarily for " business " purposes.			\$1500	
j. portable electronic equipment			\$1500	
k. antennas, tapes, wires, records, disks or other media			\$250	
Amendatory Endorsement (Personal Property)				
l. memorabilia, souvenirs, collector items, etc.			\$2500	
m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft) *(\$2,500 max per article)			* \$5000	
n. electronic data processing equipment (residence premises)			\$5000	
o. electronic data processing equipment (off premises)			\$1000	
p. camera or video recording and playing equipment			\$1000	
q. paintings, etchings, rare glass, chinaware and similar articles			\$1000	
s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons			\$2000	
Coverage D	Loss of Use	Additional Living Expense Fair Rental Value	Shortest time to repair or replace not to exceed 40% of Coverage A	
Additional Coverages	Collapse			
	Credit Card and Forgery		\$500	
	Debris Removal		\$1000	
	Fire Department Service Charge		\$500	
	Glass or Safety Glazing Material			
	Grave Markers		\$5000	
	Landlords's Furnishings		\$2500	
	Loss Assessment		\$1000	
	Mold		Varies by State	
	Ordinance or Law		10% of Coverage A	
Property Removed				
Reasonable Repairs				
Trees, Shrubs and Other Plants		\$500		
SECTION II COVERAGES		AMOUNTS		
Coverage E	Personal Liability	Comprehensive Personal Liability	\$100,000 Each Occurrence	
Coverage F	Medical Payments To Others		\$1000	
Additional Coverages	Damage to Property of Others		\$1000	
	Claim Expense			
	First Aid Expense			
Loss Assessment			\$1000	

✓ **Note:** This page does not include FL. Click [here](#) to view **FLORIDA** coverage information.

California Difference in Conditions Policy

Stillwater Difference in Conditions Policy (California)

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

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

What is the California FAIR Plan?

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

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

What is a Difference in Conditions (DIC) Policy?

A DIC policy is one that expands upon or fills in the gaps in a standard policy

To supplement a FAIR Plan policy, a Difference in Conditions (DIC) policy, sometimes called a Companion policy, should be considered.

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

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

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

[DIC Overview Video](#)

[Agent Info Marketing Sheet](#)

[High Value Dwelling Guidelines](#)



Updated 09-12-19

Home Basic Coverage Chart – Unique State Limits

Coverage C Special Limits of Liability

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

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

Additional Coverages

- Virginia has unique Additional Coverage Limits

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

Coverage C Special Limits of Liability	HI	MD	NY	NC	PA	VA	WV
a. money, bank notes, etc.	\$200	\$200	\$200	\$200	\$200	\$200	\$200
b. securities, accounts, etc.	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,500
c. watercraft, trailers, etc.	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,500
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,500
e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,500
f. firearms and related equipment (loss by theft)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000	\$2,500
g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
h. property, on the "residence premises", used at any time in any manner for any "business" purpose	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
i. property, away from the "residence premises", used primarily for "business" purposes.	\$250	\$250	\$500	\$500	\$250	\$250	\$250
j. & k. portable electronic equipment	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,500
Amendatory Endorsement							
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$2,500	\$2,500	n/a	\$2,500	n/a	\$2,500
m. imported rugs, carpets, tapestries, wall hangings, etc. (loss by theft) *(\$2,500 max per article)	*\$5000	*\$5000	*\$5000	n/a	*\$5000	n/a	*\$5000
n. electronic data processing equipment (residence premises)	\$5,000	\$5,000	\$5,000	n/a	\$5,000	n/a	\$5,000
o. electronic data processing equipment (off premises)	\$1,000	\$1,000	\$1,000	n/a	\$1,000	n/a	\$1,000
p. camera or video recording and playing equipment	n/a	\$500	\$1,000	n/a	\$500	n/a	\$500
q. paintings, etchings, rare glass, chinaware and similar articles	n/a	\$1,000	\$1,000	n/a	\$1,000	n/a	\$1,000
s. antique furniture, antique silver, antique guns and other miscellaneous collectable weapons	n/a	\$2,000	\$2,000	n/a	\$2,000	n/a	\$2,000

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Perils Insured Against

Covered Perils HO3			
Perils Insured Against	Protection Provided		
	Coverage A, B, & D "Open Peril"	Coverage C "Named Peril"	
Fire or Lightning	Additional risks with certain exceptions (Special Coverage)	Yes	
Windstorm or Hail		Yes	
Volcanic Eruption		Yes	
Riot or Civil Commotion		Yes	
Aircraft		Yes	
Vehicles		Yes	
Smoke		Yes	
Vandalism or Malicious Mischief		Yes	
Theft		Yes	
Falling Objects		Yes	
Weight of Ice, Snow or Sleet		Yes	
Accidental Discharge of Water or Steam		Yes	
Sudden, Accidental tearing apart of a heating system or Appliance		Yes	
Freezing		Yes	
Sudden accidental damage from electrical current		Yes	
<p>Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.</p> <p>The HO-3 Special Form provides "open peril" coverage for the dwelling and other structures, insuring against all risks of direct physical loss that are not specifically excluded in the policy. Personal property is covered on a "named peril" basis.</p> <p>The HO-5 Comprehensive Form Provides both "open peril" coverage for dwelling and other structures, as well as personal property.</p>			

✓ **Note:** The difference between the **HO3** and **HO5** forms is the Peril Coverage:

- The **HO5 Form** provides **Open Peril** coverage for the Dwelling and Other Structures as well as Personal Property.
- The **HO3 Form** provides **Open Peril** coverage for the dwelling and other structures but provides coverage for Personal Property on a **Named Peril** basis.

Open Peril- protects the insured from losses caused by any peril that is not specifically excluded by the policy. Also called all risk and special coverage.

Named Peril - protects only against perils specifically listed in the policy.

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Covered Perils HO4/HO6		
Perils Insured Against	HO4 Coverage C	HO6 Coverage C
Fire or Lightning	Yes	Yes
Windstorm or Hail	Yes	Yes
Volcanic Eruption	Yes	Yes
Riot or Civil Commotion	Yes	Yes
Aircraft	Yes	Yes
Vehicles	Yes	Yes
Smoke	Yes	Yes
Vandalism or Malicious Mischief	Yes	Yes
Theft	Yes	Yes
Falling Objects	Yes	Yes
Weight of Ice, Snow or Sleet	Yes	Yes
Accidental Discharge of Water or Steam	Yes	Yes
Sudden, Accidental tearing apart of a heating system or Appliance	Yes	Yes
Freezing	Yes	Yes
Sudden Accidental Damage from electrical current	Yes	Yes
<p>Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.</p> <p>HO-6 Theft coverage on Seasonal or units rented or held for rental more than 180 days is limited to burglary coverage</p> <p>Section II coverage applies on premises only.</p> <p>HO6- Coverage A and Loss Assessments are provided on a named peril basis, however coverage can be afforded to broaden to an "open peril" basis for accidental direct physical loss subject to certain exclusions.</p>		

✓ **Note:** Regarding Claim related coverage questions:

Customer service can provide general coverage information However :

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

Claims Toll Free: 1-800-220-1351

Florida has unique coverage options.

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

- [Florida Home \(HO3\)](#)
- [Florida Condo \(HO6\)](#)
- [Florida Renters \(HO4\)](#)

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

Florida Hurricane Catastrophe Fund: The Florida Hurricane Catastrophe Fund (FHCF) is a state program that reimburses residential property insurers in Florida for a portion of their losses from hurricanes. The state law that created the FHCF requires that if the cash balance of the FHCF is not sufficient to pay reimbursements, bonds will be issued backed by assessments on most property and casualty insurance premiums.

In order to provide sufficient funds to pay reimbursements from the 2005 hurricanes, the FHCF issued three series of tax-exempt, post-event revenue bonds. To support these bonds, assessments were levied on all Florida property and casualty insurance premiums except for those exempted by statute (workers' compensation, medical malpractice, and national flood insurance). The assessments apply to policies issued both by admitted insurers and by surplus lines insurers.

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

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

Florida Insurance Guaranty Association (FIGA) The Florida Insurance Guaranty Association (FIGA) is a non-profit organization created to help protect policyholders in the event their insurance company becomes insolvent and is liquidated.

Property and casualty insurance companies are required to join the insurance guarantee associations in the states in which they are licensed to do business. The State of Florida mandates if an additional charge may apply on policies. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will affect a decrease in the applicable surcharge. In the event of policy cancellation, return premium on this assessment shall be provided. This assessment is non-commissionable.

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Property Coverage A	Other Structures Coverage B	Personal Property Coverage C
<p>Coverage for Dwelling Structure The maximum Coverage A Dwelling Limit in Florida is \$749,999</p> <p>The Dwelling must be insured to 100% of its replacement cost.</p> <p>Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model.</p> <p>*UNIQUE FLORIDA LIMITS: The quote provides selection of 20% Coverage A Extended Replacement.</p>	<p>The basic policy provides 2% of Coverage A for detached structures located on the property.</p> <p>This limit can be increased with Underwriter approval.</p> <p>UNIQUE FLORIDA LIMITS: The quote provides selection of a Coverage B limit between 1% and 20% of Coverage A.</p> <p>Coverage B for other structures may be increased to an amount not to exceed 70% of Coverage A.</p> <p>Increasing the limit above 20% of Coverage A requires underwriting approval.</p>	<p>The basic policy provides a Coverage C limit of 50% of *UNIQUE FLORIDA LIMITS: The quote provides an optional selection limit of 25% & 75% of Coverage A.</p> <p><i>Florida also offers an option to remove Coverage C. This must be requested in writing via fax or email. Click here to view the Personal Property Rejection Form</i></p> <p>The quote provides the coverage based on Replacement Cost for an additional premium. Replacement Cost settles losses for the cost of repair or replacement without deduction for depreciation. The HO3 policy provides an ACV (Actual Cash Value) option as well as a Replacement Cost option.</p> <p>Click on the following to view more info on: Personal Property in a Storage Facility</p>
<p>Additional Living Expense Coverage D</p> <p>The policy provides 10% of Coverage A if a covered loss makes the home unfit to occupy.</p> <p>UNIQUE FLORIDA LIMITS: 10% is the only Coverage D limit option offered.</p>	<p>Liability</p> <p>Provides coverage if the insured is legally liable for another parties injury or property damage.</p> <p>The minimum coverage available is \$100,000. The quote provides increased limit options of \$300,000 or \$500,000.</p>	<p>Medical Payments</p> <p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments. The quote provides the ability to increase coverage to \$2000, or \$5000.</p>

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

HO4

HO6

FL HO3 Basic Coverage Chart

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Property Coverage A	Personal Property Coverage C	Additional Living Expense Coverage D
<p>The Coverage A amount should reflect Dwelling (structural coverage) that is not covered under the Condo Master Fire Policy.</p> <p>The Condo quote will initially include the minimum Coverage A amount of \$1000.</p> <p>This amount can be increased in increments of \$1000 up to a limit of \$350,000.</p>	<p>In Florida the minimum Coverage C limit allowed is \$25,000, for both Owner and Tenant occupied Condos.</p> <p>The Condo quote will allow a quote up to \$300,000 without underwriting approval.</p> <p>Click on the following to view more info on:</p> <p>Personal Property in a Storage Facility</p>	<p>The policy automatically provides 40% of the Coverage C limit if a covered loss makes the Condo unfit to occupy.</p> <p>For HO6 Condo policies with a Coverage C limit less than \$125,000, the limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.</p> <p>For policies with a Coverage C limit greater than or equal to \$125,000 the Coverage D limit can exceed \$50,000 due to the amount of coverage that is automatically provided but, the limit cannot be increased.</p>
Liability	Medical Payments	<p>✓ Note: Coverage is subject to exclusions and limits. Please click on the following tab to view a Basic Coverage Chart:</p> <p>HO6 Basic Coverage Chart</p>
<p>Provides coverage if the insured is legally liable for another parties injury or property damage.</p> <p>The minimum coverage available is \$100,000.. The quote provides increased limit options of \$300,000 or \$500,000.</p>	<p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments. The quote provides the ability to increase coverage to \$2000, or \$5000.</p>	

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

[HO3](#)

[HO4](#)

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

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Personal Property Coverage C

Agents may issue policies up to **\$100,000**

* **Higher limits require underwriting approval.**

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

Click on the following to view more info on:

[Personal Property in a Storage Facility](#)

Additional Living Expense Coverage D

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

Liability

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

The minimum coverage available is \$100,000.

The quote provides increased limit options of \$300,000 or \$500,000

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

[HO4 Basic Coverage Chart](#)

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.

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

[HO3](#)

[HO6](#)

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

Coverage D Loss of Use	Additional Living Expense Fair Rental Value	10% of Coverage A
Additional Coverages	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5000
	Landlords's Furnishings	\$2500
	Loss Assessment	\$1000
	Mold	See Mold Endorsement
	Ordinance or Law	10% of Coverage A
	Property Removed Reasonable Repairs	
	Trees, Shrubs, and Other Plants	\$500

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

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SECTION I COVERAGES		AMOUNTS
Coverage A Dwelling	The described dwelling	\$1000 minimum Can be increased
Coverage C Personal Property	Personal Property	Any calculated amount based on value of Personal Property up to 300K without Underwriting approval
	Special Categories of Personal Property	Special Limit:
	a. money, bank notes, etc.	\$200
	b. securities, accounts, etc.	\$1500
	c. watercraft, trailers, etc.	\$1500
	d. trailers or semi-trailers not used with watercraft of all types	\$1500
	e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)	\$1500
	f. firearms and related equipment (loss by theft)	\$2500
	g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)	\$2500
	h. property, on the "residence premises", used at any time in any manner for any "business" purpose	\$2500
	i. property, away from the "residence premises", used primarily for "business" purposes.	\$250
	j. portable electronic equipment	\$1500

Coverage D Loss of Use	Additional Living Expense Fair Rental Value	10% of Coverage A
Additional Coverages	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5000
	Landlords's Furnishings	\$2500
	Loss Assessment	\$1000
	Mold	See Mold Endorsement
	Ordinance or Law Property Removed	10% of Coverage A
	Reasonable Repairs	
	Trees, Shrubs, and Other Plants	\$500
SECTION II COVERAGES		AMOUNTS
Coverage E Personal Liability	Comprehensive Personal Liability	\$100,000 Each Occurrence
Coverage F Medical Payments To Others		\$1000
Additional Coverages	Damage to Property of Others	\$1000
	Claim Expense	
	First Aid Expense	
	Loss Assessment	\$1000

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SECTION I COVERAGES		AMOUNTS
Coverage C Personal Property	Personal Property	Any calculated amount based on value of Personal Property up to 100K without Underwriting approval
	Special Categories of Personal Property	
		Special Limit:
	a. money, bank notes, etc.	\$200
	b. securities, accounts, etc.	\$1500
	c. watercraft, trailers, etc.	\$1500
	d. trailers or semi-trailers not used with watercraft of all types	\$1500
	e. jewelry, watches, precious and semiprecious stones, and furs (loss by theft)	\$1500
	f. firearms and related equipment (loss by theft)	\$2500
	g. silverware, goldware, platinumware, pewterware, etc. (loss by theft)	\$2500
	h. property, on the "residence premises", used at any time in any manner for any "business" purpose	\$2500
	i. property, away from the "residence premises", used primarily for "business" purposes.	\$250
j. portable electronic equipment	\$1500	

Coverage D	Additional Living Expense	10% of Coverage A
Loss of Use	Fair Rental Value	
Additional Coverages	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5000
	Landlords's Furnishings	\$2500
	Loss Assessment	\$1000
	Mold	See Mold Endorsement
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
Trees, Shrubs, and Other Plants	\$500	
SECTION II COVERAGES		AMOUNTS
Coverage E	Comprehensive Personal Liability	\$100,000 Each Occurrence
Personal Liability		
Coverage F		\$1000
Medical Payments To Others		
Additional Coverages	Damage to Property of Others	\$1000
	Claim Expense	
	First Aid Expense	
	Loss Assessment	\$1000

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Home

Minimum Policy Premium

State	Home Forms				State	Home Forms			
	H3	H4	H5	H6		H3	H4	H5	H6
AK	\$300	\$150	\$300	\$150	NC	\$50	\$50	\$50	\$50
AL	\$200	\$100	\$200	\$100	ND	\$75	\$125	\$75	\$125
AR	\$200	\$115	\$200	\$150	NE	\$500	\$125	\$500	\$125
AZ	\$250	\$100	\$250	\$150	NH	\$75	\$100	\$75	\$100
CA	\$270	\$150	\$270	\$150	NJ	\$100	\$100	\$100	\$150
CO	\$350	\$125	\$350	\$125	NM	\$150	\$125	\$150	\$150
CT	\$200	\$100	\$200	\$125	NV	\$150	\$75	\$150	\$115
DC	\$75	\$125	\$75	\$125	NY	\$75	\$75	\$75	\$75
DE	\$290	\$110	\$290	\$150	OH	\$300	\$125	\$300	\$125
FL	\$100	\$100	\$100	\$100	OK	\$250	\$125	\$250	\$125
HI	\$100	\$100	\$100	\$100	OR	\$220	\$100	\$220	\$125
IA	\$250	\$90	\$250	\$125	PA	\$250	\$125	\$250	\$125
ID	\$125	\$125	\$125	\$125	RI	\$75	\$75	\$75	\$75
IL	\$75	\$75	\$75	\$75	SC (20)	\$75	\$75	\$75	\$75
IN	\$150	\$100	\$150	\$100	SC (21)	\$200	\$100	\$200	\$100
KS	\$75	\$125	\$75	\$125	SD	\$75	\$125	\$75	\$125
KY	\$335	\$110	\$335	\$135	TN	\$200	\$100	\$200	\$100
LA	\$75	\$125	\$75	\$125	TX	\$325	\$100	\$325	\$100
MA	\$75	\$75	\$75	\$75	UT	\$175	\$125	\$175	\$150
ME	\$75	\$115	\$75	\$115	VA	\$200	\$100	not offered	\$100
MD	\$200	\$150	\$200	\$150	VT	\$75	\$115	\$75	\$115
MN	\$450	\$125	\$450	\$125	WA	\$125	\$125	\$125	\$125
MO	\$75	\$75	\$75	\$75	WI	\$125	\$125	\$125	\$125
MS	\$250	\$125	\$250	\$125	WV	\$200	\$75	\$200	\$75
MT	\$75	\$75	\$75	\$75	WY	\$175	\$125	\$175	\$125

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

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

Deductibles

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

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

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

This includes deductibles for the following:

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

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

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

DEDUCTIBLE:	500		1	500
COV A-DWELLING:	187000	940.00		
COV B-OTHR STRC:	18700	INCLUDED		
COV C-PERS PROP:	93500	INCLUDED		93500
COV D-LOSS USE:	74800	INCLUDED		74800
COV E-PERS LIAB:	300000	25.00		300000
COV F-MED PAY:	2000	3.00		2000
HOME ALERT PROT		-30.00		
ID THEFT EXP		NO COVERAGE		NO COVERAGE
CONTENTS COV:	Replacement	53.00		Replacement
INFLATION GUARD:		NO COVERAGE		NO COVERAGE
HURR DED %AGES:	N/A		2	2 % 3 % 4 % N/A
WIND/HAIL DED:	1% \$2500 min	INCLUDED	3	1% \$2500 min
EARTHQUAKE 2%:		NO COVERAGE		NO COVERAGE
EARTHQUAKE 5%:		NO COVERAGE	4	NO COVERAGE COVERAGE NO COVERAGE

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

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

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

Click [HERE](#) for an explanation of How Discounts are “FACTORED”

- **Accredited Builder**
- **Age of Construction (Home HO3/HO5)**
- **Age of Construction (Condo HO6)**
- **Age of System (Minnesota)**
- **Age of Insured**
- **Automatic Sprinkler**
- **Claim Record Rating**
- **Companion Policy Discounts**
- **Employee**
- **Gated Community**
- **Home Alert Protection**
- **Home/Auto (Stillwater Home & Auto Policy)**
- **Newly Acquired Home**

- **Personal Status**
- **Renewal Discount (New York)**
- **Roof Discounts**
- **Superior Construction**
- **Utilities Rating Plan**
- **Wind Mitigation Device Credits**
- **Florida Age of Dwelling**
- **Texas Home Alert**
- **Texas Loss Free Renewal Credit**
- **Texas Multi Policy Discount**
- **Texas New Home Credit**
- **Texas Renovated Home Credit**

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

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

Q: What does a “**Factored**” percentage mean?

A: “**Factored**” means the discount percentage is one of many rating factors (variables) used to determine the rate (policy premium).

- When a policy is rated it goes through a rating sequence where all the rating factors are calculated.
- Discounts are **never calculated** as a **Flat Percentage** of the overall policy premium.

What is the difference between a Factored % and a Flat %
Example of a 10% Home Alarm Credit based on a policy with a \$1000 Premium.

10% Factored Discount

- The application of the **Factored Discount %** can vary dramatically from a **Flat %** calculation based on when it is factored during the rating sequence.
- The amount of the Discount will be unique to each policy based on the policy’s rating factors and rating sequence.

\$36.14 Discount



10% Flat Discount

We DO NOT calculate discounts based on a Flat %

$\$1000 \times 10\% = \100 Discount

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

	Discount Amount
Home Alarms and Devices	-36.14
Age of Construction	7.33
Age of Insured (50-54)	78.58
Personal Status	89.57

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Accredited Builder

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

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

California

Florida

Texas

California and Texas

Form availability:	HO3, HO5
Year of Policy	❖ Factored Discount
Current Year	10%
First Year	8%
Second Year	6%
Third Year	4%
Fourth Year	2%
Fifth Year	1%
Sixth Year	None

Florida

Form availability:	HO3
❖ Factored Discount	5%

❖ FACTORED DISCOUNTS

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

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

*The Accredited Builder discount can be added at New Business on the quote .

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

Home Underwriting :

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

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Age Of Construction (Home HO3, HO5)

Form availability:	❖ Factored Discount
HO3/HO5	Varies

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

The Perils are:

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

In the above states the **Age of Construction** factors replaced the **Utility Rating Plan** factors..

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

Utility Rating Plan

Age of Construction HO6

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❖ FACTORED DISCOUNTS

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

Click [HERE](#) for an explanation of "**FACTORED DISCOUNTS**"

Age of Construction Factors apply in the following states

AL	IL	NE	OR	VA
AZ	IN	NJ	RI	WY
CO	KS	NV	SC (21)	
CT	KY	NM	TN	
DE	MD	OH	TX	
IA	MS	OK	UT	

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

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

- Heating/Air Conditioning
- Electrical Wiring
- Plumbing

Age Of Construction (Condo HO6)

(AK, AR, AZ, CA, CO, CT, DE, DC, IA, IL, IN, KY, LA, MA, MD, ME, MO, MS, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, *SC(21 SPC), SD, TN, TX, UT, VA, VT, WA, WI, WY)

Form availability:	❖ Factored Discount
HO6	Varies

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

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

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

[Age of Construction HO3/HO5](#)

❖ **FACTORED DISCOUNTS**

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

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

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Age of System (Minnesota only)

Effective 03/28/18 NB and 06/01/18 REN the **Age of System** factor replaced the [Utility Rating Plan](#) factor.

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

Home (HO3/HO5)

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

The Perils are:

- Fire
- Lightning
- Weather Water
- Non-weather Water
- Non-hurricane Wind
- Hail
- Theft
- All Other Perils
- Liability

How to calculate the Age of System factor:

Effective Policy Year – Year of oldest system = **Age of System**

Condo HO6

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

How to calculate the Age of System factor:

Effective Policy Year – Year of oldest system = **Age of System**

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

❖ FACTORED DISCOUNTS

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

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

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

Proof of updates must be submitted to underwriting for review:

- Complete the [Older Home Questionnaire](#)
- For all the systems: paid receipts from a licensed contractor with a description of work completed and/or city permits which describe the work completed and date of completion.
- Fax or email the above information to Underwriting:
 - **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.

Age of Insured Discount

Form availability:

❖ Factored Discount

All Forms

Varies

The Age of Insured Discount is **NOT** available in:
Florida, Hawaii, Louisiana, Missouri, New York,
North Carolina

❖ 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”

A discount may apply based on the **age of the insured - if age 40 and over.**

- The discount *varies by age and by state.*
- The age of the oldest (**Insured: Named Insured or Additional Named Insured**) in the household will then be used to determine the age of insured factor.
- The age of each insured shall be calculated as the policyholder’s age as of the last day of the calendar year.
- The age used in the calculation, is the age attained during the policy term.
 - **Example:** Policy term 04/02/14 through 04/02/15. On 02/28/15 the insured will turn 60 years old. Since the insured attains an age of 60 during the policy term, that is the age that will be used to calculate the applicable discount for the full term.
- If an insured is added or deleted mid-term, or date of birth is corrected, the age of insured factor shall be recalculated using the effective date of when the change is processed and will apply the discount percent based on the age of the oldest insured individual.

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Automatic Sprinkler Discount

The discount is available in all States.

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

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

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

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

✓ **Note:**

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

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

✓ **Note: AZ and CA Requirement guidelines**

Arizona: Scottsdale AZ homes built after 01/01/1986 all have sprinklers and do not require proof to add the discount. **The Full Sprinkler Credit applies.**

California: homes with a year built of 2011 or greater - the **5% Partial Sprinkler** system credit will be automatically applied to HO3, HO5, or HO6 quotes.

❖ FACTORED DISCOUNTS

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

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

Claim Record Rating Plan

Form availability:	❖ Factored Discount
All Forms	Varies

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

Please contact customer service for additional information regarding the application of this Discount/Surcharge.

Home Discounts

Companion Policy

Stillwater offers Companion Policy Discounts if the insured also has an automobile policy written “bundled” thru the same agency.

Agency Controlled Home and Auto

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

Form availability:	❖ Factored Discount
* HO3, HO5,	4%
See Chart for State availability	

New Jersey (IFA & Plymouth Rock)

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

Form availability:	❖ Factored Discount
HO3, HO5, HO6	10%

Pennsylvania (Plymouth Rock)

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

Form availability:	❖ Factored Discount
HO3, HO5, HO6	6%

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Agency Controlled 4% Factored Discount	
State	
AL	NE
AR	NJ
CA	5%
CO	NM
CT	NV
DE	NY
IA	OH
IL	OK
IN	OR
KY	PA
LA	RI
MA	SC
MD	TX
ME	UT
MN	VA
MO	VT
MS	WI
ND	WV
* Colorado Effective 01-13-17 NB & 03-04-17 REN The Discount changed from 4% to 7% and now includes HO4 & HO6	
California Effective 09-01-11 NB & REN Introduced a 5% Discount	

❖ FACTORED DISCOUNTS

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

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

Companion Policy discounts can be added at New Business.

Please contact customer service for additional information on adding the discount after policy submission.

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

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

Employee Discount

Form availability:	❖ Factored Discount
All Forms	10%

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

AL	AR	CA	CT	DC	DE
IA	ID	IN	KS	KY	LA
MA	MD	ME	MN	MO	ND
NE	NH	NJ	NM	NV	NY
OH	PA	RI	SC	SD	UT
VA	VT	WA	WI	WV	WY

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

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

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❖ FACTORED DISCOUNTS

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

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

Gated Community Home Alert Protection Discount (California only)

Form availability:	❖ Factored Discount
HO3, HO5 * HO4, HO6	5%
* Effective 09-01-17 the discount includes HO4 and HO6 policy forms	

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

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

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

Home Discounts

❖ 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

Available in all States

Form availability:	❖ Factored Discount
All Forms	See Chart
Coverage Credit	
HOME ALERT PROT	

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

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

Proof of Alarm System Guidelines

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

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

The Discounts shown below are based on a YES response to the Home Alert Questions during the quote process.

State	1. Does the home have a smoke alarm, dead bolt and fire extinguisher?	2. Do you have an active central station reporting fire alarm?	3. Do you have an active central station reporting burglar alarm?	Maximum Discount	State	1. Does the home have a smoke alarm, dead bolt and fire extinguisher?	2. Do you have an active central station reporting fire alarm?	3. Do you have an active central station reporting burglar alarm?	Maximum Discount
AK	3%	10%	10%	10%	MS	3%	10%	10%	10%
AL	3%	10%	10%	10%	MT	3%	10%	10%	10%
AR	3%	10%	10%	10%	NC	1%	5%	5%	9%
AZ	3%	10%	10%	10%	In NC there is a 9% Discount if all questions are answered YES				
CA H3	0%	15%	15%	15%	ND	3%	10%	10%	10%
CA H4	5%	15%	15%	15%	NE	3%	10%	10%	10%
CA H5	2%	10%	10%	10%	NH	3%	10%	10%	10%
CA H6	5%	15%	15%	15%	NJ	3%	10%	10%	10%
CO	4%	10%	10%	10%	NM	5%	5%	10%	10%
CT	2%	10%	10%	10%	NV	3%	12%	12%	12%
DC	3%	10%	10%	10%	NY	3%	10%	10%	10%
DE	3%	10%	10%	10%	OH	3%	10%	10%	10%
FL	None	10%	10%	10%	OK	3%	10%	10%	10%
HI	3%	10%	10%	10%	OR	3%	10%	10%	10%
IA	3%	10%	10%	10%	PA	3%	10%	10%	10%
ID	4%	10%	10%	10%	RI	3%	10%	10%	10%
IL	4%	10%	10%	10%	SC 20	None	10%	10%	10%
IN	3%	10%	10%	10%	SC 21	None	10%	10%	10%
KS	3%	10%	10%	10%	SD	3%	10%	10%	10%
KY	3%	10%	10%	10%	TN	3%	10%	10%	10%
LA	3%	10%	10%	10%	TX	Click HERE for information on Texas Credits			
MA	3%	10%	10%	10%	UT	3%	10%	10%	10%
MD	3%	10%	10%	10%	VA	3%	10%	10%	10%
ME	3%	10%	10%	10%	VT	3%	10%	10%	10%
MN	3%	10%	10%	10%	WA	3%	7%	7%	7%
MO	3%	10%	10%	10%	WI	3%	10%	10%	10%
					WV	3%	10%	10%	10%
					WY	3%	10%	10%	10%

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Proof of Alarm System Requirements

[◀ Back to the Home Alert Chart](#)

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.

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Home/Auto Discount

Form availability:		All Forms	
❖ Factored Discount		Varies See Chart	
AS400 Code		AH	
Arizona	15%	New Mexico	15%
Colorado	15%	Nevada	15%
Connecticut	15%	Ohio	15%
Florida	2%	Oregon	15%
Iowa	15%	Rhode Island	20%
Idaho	15%	South Carolina	20%
Illinois	15%	South Dakota	15%
Indiana	15%	Tennessee	15%
Kansas	15%	Utah	15%
Minnesota	15%	Virginia	15%
Missouri	20%	Washington	15%
Montana	15%	Wisconsin	15%
Nebraska	15%	Wyoming	15%

* Texas H3 and H5 = 15%

Click [HERE](#) for info on HO4 and HO6 discount info

California	HO3 = 25%	* HO5 = 25%
❖ Factored Discount	HO4 = 25%	HO6 = 25%

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

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

❖ FACTORED DISCOUNTS

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

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

- If the customer has an in-force Stillwater Auto Policy they are eligible for this discount.
- Stillwater will honor the **Home/Auto discount** for new business if the Stillwater auto policy becomes effective **within 45 days** of the Home policy original effective date. Otherwise, the discount will be removed back to the inception of the Home policy.

How to add the Home/Auto discount midterm:

- If a Stillwater Auto policy is written **mid term** the Home/Auto discount will be **pro-rated** based on the Auto policy effective date.
- **Adding the discount mid-term will require an endorsement. Please contact Customer Service to apply the discount midterm.**
- If the auto policy cancels mid term, the discount on the Home policy will be removed either upon renewal or if a mid term endorsement is processed, whichever occurs first.

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

- Click [here](#) for additional information on [Add Quote](#).
- ✓ **Note:** Texas offers a unique Multi Policy Discount.

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

[Texas Multi Policy Discount](#)

Home Discounts

Newly Acquired Home Discount

The Discount Factors are available in all States

❖ 5 Year Discount states:

❖ Factored Discount	Newly Acquired Home
10%	1 st Year
8%	2 nd Year
6%	3 RD Year
4%	4 th Year
2%	5 th Year
❖ Alaska	❖ New Hampshire
❖ Arizona	❖ New Jersey
❖ California (HO3, HO5,HO6)	❖ New York
❖ Colorado	❖ Ohio
❖ Connecticut	❖ Oklahoma
❖ District of Columbia	❖ Oregon
❖ Iowa	❖ Pennsylvania
❖ Kansas	❖ South Carolina (SPC)
❖ Kentucky	❖ Texas
❖ Maryland	❖ Virginia
❖ Minnesota	❖ Washington
❖ Mississippi	❖ Wisconsin
❖ Nebraska	❖ Wyoming
❖ Nevada	

The remaining states have a 2 Year Discount

Form availability HO3, HO5	❖ Factored Discount
Newly Acquired 1 st year	10%
Newly Acquired 2 nd year	5%

❖ FACTORED DISCOUNTS

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

California HO3, HO5, HO6

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

In all states:

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

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

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

- ✓ **Note:** If the policy cancels and reinstates with a lapse in coverage the Newly Acquired Home Discount will be removed.

Personal Status Discount

Form availability:	HO3 & HO5 #except Virginia
❖ Factored Discount	Varies (see chart)

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

The discount is available if the insured is married.

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

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

❖ **FACTORED DISCOUNTS**

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

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

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

AK	AR	AZ	CO	CT	DE	IA	ID	IN	MD
ME	MN	MO	MS	ND	NE	NH	NJ	NM	NV
NY	OK	PA	SD	TN	UT	VT	WA	WI	WV

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

AL	DC	KS	KY	OR	RI	SC	TX	WY
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California
8% Personal Status Discount (HO3, HO5 only)

Ohio
3% Personal Status Discount (HO3, HO5 only):

Virginia

HO3 = 4.5%	HO4 = 17%	HO6 = 6%
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Renewal Discount (New York only) HO3 and HO5

Form availability:	❖ Factored Discount
HO3, HO5	5%

❖ FACTORED DISCOUNTS

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

- A Renewal Discount is being introduced in the state of NY.
- The **5%** discount will apply to any policies that Renew after 10-03-2018.
- Policies that renewed prior to the introduction date of **10-03-2018** will not be eligible for the discount until the next renewal term.

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Home Discounts

Roof Surface –Tile Roof Discount

Form availability:	HO3, HO5
AS400 Code	TR

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

States	❖ Factored Discount	
AK	10%	The discount is applicable for Tile roofs made of Clay, Terra Cotta, Slate. It also applies to acceptable Concrete roofs.
MO		
AL		
PA		
AR		
SD		
IA		
UT		
ID	15%	
WI		
KY		
WV		
MD		
WY		
AZ		
MS		
IL	5%	The discount is applicable for Tile roofs made of the following materials: Clay, Terra Cotta, Slate. It also applies to acceptable Concrete or Metal roofs.
NM		
TN		
IN	10%	
OR		
OK		
TX		
CA		

✓ **Note: Roof Discount Mid Term requirements:**

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

❖ 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”

Hail Resistive Roof Credit

Form availability:	Discount Factor
HO3, HO5	Varies
AS400 Coverage Credit	HRR

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

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

States:							❖ Factored Discount
CO	ID	MT	NM	OH	OR	WY	5%
Nebraska							10%

Roof Covering Credit (TX only)

TX Form availability:	❖ Factored Discount
HO3, HO5	% Varies
AS400 Code	RC

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

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Home Discounts

Superior Construction Discount

Form availability:	❖ Factored Discount
HO3, HO5	15%

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

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

This discount is only available in the following States:

AK	AL	AR	AZ	CA	CO	CT
DC	DE	IA	ID	IL	IN	KS
LA	MA	MD	ME	MN	MO	MS
MT	NC	ND	NE	NH	NM	NV
NY	OH	OK	OR	SC	SD	TN
TX	UT	VA	VT	WA	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”

The Superior Construction discount is NOT available on the quote.

This discount requires Underwriting review:

- ✓ **Note:** The credit will be applied by Underwriting with proof - which includes:
- paid receipts from a licensed contractor or builder with a description of work completed and/or city permits which validate the construction materials.

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Home Discounts

Utilities Rating Plan

The Utilities Rating Plan is offered in *all states except:*

AL, AZ, CO, CT, DE, FL, IA, IL, IN, KS, KY, MN, MS, NE, NJ, NV, NM, OH, OK, OR, RI, SC, TN, TX, UT, VA, WY

Form availability:	❖ Factored Discount
HO3, HO5	Varies

A discount or surcharge may apply based on:

- **the calendar year that the dwelling was completed**
- or
- **the calendar year that the utilities were updated.**

How is it calculated?

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

Utility Updates

Updates to the following **systems** must be approved by underwriting:

- **Plumbing**
- **Electrical / Wiring**
- **Heating / Air Conditioning**

- ✓ **Note:** If the systems are updated with different years, we will use the rating factor for system with the **oldest update year.** (See Examples).

❖ FACTORED DISCOUNTS

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

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

Examples:

1. Home constructed in 1990:
 - Plumbing (no updates)
 - Electrical (updated 2010)
 - Heating (updated 2015)

Will use rating factor based on 1990.

2. Home constructed in 1980:
 - Plumbing (updated 2000)
 - Electrical (updated 2005)
 - Heating (updated 2015)

Will use rating factor based on 2000 (oldest update year)

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

Proof of updates must be submitted to underwriting for review:

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

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

Click on the links for more information on guidelines in:

- ❑ **AL, AZ, CO, CT, DE, FL, IA, IL, IN, KS, KY, MD, MN, MS, NE, NJ, NV, NM, OH, OK, OR, RI, SC, TN, TX, UT, VA, WY:** **Age of Construction**
- ❑ **Minnesota:** **Age of System**
- ❑ **Florida:** **Age of Dwelling Factor**
- ❑ **Texas:** **New Home Credit / Renovated Home Credit**

Age of Dwelling Factor (Florida only)

Form availability:	HO3
❖ Factored Discount	Varies

In Florida an **Age of Dwelling Adjustment Factor** applies based on the age of the dwelling. The age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

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

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

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

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

New Home Credit (Texas only)

Form availability:	HO3 & HO5
❖ Factored Discount	Varies

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

❖ FACTORED DISCOUNTS

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

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

Renovated Home Discount (TX only)

Form availability:	HO3 & HO5
❖ Factored Discount	Varies

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

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

- **Wiring**
- **Heating**
- **Plumbing**
- **Roof**

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

Example:

Wiring, update 8 years ago	3% credit
Heating, update 3 years ago	7% credit
Plumbing, update 10 years ago.....	1% credit
Roof, replaced 1 year ago	5% credit
Total Credit of 16%	

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

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

Wind Mitigation Device Credits Florida

Form availability:	FL HO3, HO4, HO6
❖ Factored Discount	Varies

In order to receive the Windstorm Mitigation Credit for homes built with a construction permit date prior to March 1, 2002 the **Windstorm Loss Reduction questionnaire** must be completed.

- The dwelling may qualify for a windstorm loss reduction premium credit without completing the entire survey. The credit may be determined with the answers to questions 1 & 2 of the questionnaire if completed by a Stillwater agent.
- Additional discounts may be available depending on the construction techniques utilized and the windstorm protective features of the structure. To be eligible for the premium adjustment, a qualified inspector must be retained, at the insured's expense, to complete the remaining sections of the Windstorm Loss Reduction questionnaire. Once the form has been correctly completed and returned, the appropriate discount will be determined. If you already have a wind mitigation inspection, please email it to underwriting for review. This can be reviewed pre or post issuance.

Once the form has been correctly completed and returned, the appropriate discount will be determined.)

Please click on the following tab to view the:

Mitigation Verification Form

Please return the completed form via fax or Email:

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

❖ FACTORED DISCOUNTS

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

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

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New Home Credit (Texas only)

Effective 03/08/19 NB & 04/27/19 Renewal

Texas Home is converting to our **By Peril rating plan**.

As part of this conversion the **New Home Credit** is no longer offered.

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

Form availability:	HO3 & HO5
❖ Factored Discount	Varies

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

❖ FACTORED DISCOUNTS

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

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

Renovated Home Discount (TX only)

Effective 03/08/19 NB & 04/27/19 Renewal

Texas Home is converting to our **By Peril rating plan**.

As part of this conversion the **Renovated Home Discount** is no longer offered.

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

❖ 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:	HO3 & HO5
❖ Factored Discount	Varies

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

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

- **Wiring**
- **Heating**
- **Plumbing**
- **Roof**

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

Example:

Wiring, update 8 years ago 3% credit
 Heating, update 3 years ago 7% credit
 Plumbing, update 10 years ago 1% credit
 Roof, replaced 1 year ago 5% credit
Total Credit of 16%

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

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

Texas Home Alert Protection Credit

Effective 03/08/19 NB & 04/27/19 Renewal

Texas Home is converting to our **By Peril rating plan**.

As part of this conversion the **Texas Alarm Discounts** will be revised as follows:

- The **5%** discount for **Dead Bolts and Locking Devices** is **no longer offered**.
- The **15% Burglar Alarm System** will now apply a **15% Protective Device Credit**

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

❖ 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”**

HO3 & HO5

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

HO4 & HO6

Description	❖ Factored Discount
Does the residence have a smoke alarm, dead bolt and fire extinguisher?	3%
Does the residence have a central fire and burglar alarm system or is the residence located in a secured area?	12%
Maximum Discount	12%

Proof of Alarm System Guidelines

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

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

Loss Free Renewal Discount (TX only)

Effective 03/08/19 NB & 04/27/19 Renewal

Texas Home is converting to our **By Peril rating plan**.

As part of this conversion the **Loss Free Renewal Discount** is no longer offered.

- We still offer the [Claim Record Rating Plan](#)

Years of In-Force Coverage	❖ Factored Discount
3 years	5%
4 years	8%
5 years or more	10%
Form availability:	HO3 & HO5

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

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

❖ FACTORED DISCOUNTS

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

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

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Multi Policy Discount (Texas only)

Effective 03/08/19 NB & 04/27/19 Renewal

Texas Home is converting to our **By Peril** rating plan.

As part of this conversion the **Multi Policy Discount** has changed:

- The **Multi Policy Discount** only applies to HO4 and HO6 Policies.
- Prior to this change it applied to HO3 and HO5 as well.
- **HO3 & HO5 only offers a 15% Home/Auto Discount.**
There isn't a discount for Boat, Dwelling Fire, or Umbrella

Form Availability	Forms HO4 & HO6 only
❖ Factored Discount	Policy Type
15%	Stillwater Auto policy
3%	Stillwater Boat policy
5%	Stillwater Dwelling Fire policy
3%	Stillwater Personal Umbrella policy

The discount will apply if the named insured is also the named insured on another active **Stillwater Policy** as shown in the chart above:

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

❖ FACTORED DISCOUNTS

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

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

The Multi Policy can be added at New Business on the quote.

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

How to add the Multi Policy discount midterm:

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

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

- Click [here](#) for additional information on [Add Quote](#).

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- Stillwater offers a variety of Endorsements that are available to add via the **New Quote** or via the **Endorsement Modify Coverage** option.
- The application of some Endorsements are subject to underwriting approval.
- **Please click on the desired Endorsement options shown below to view a detailed discount description, which includes:**
 - Policy Form availability
 - Endorsement application guidelines
- Endorsement availability varies by Policy Form.
- Please click on the following tab for information on how to process changes online:

[Processing Endorsements](#)

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

Click on the following tab to view additional Endorsement options that are not available to add via our website:

Actual Cash Value Loss Settlement Windstorm or Hail Losses (Roof Surfacing) HO3 & HO5

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

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

✓ **Note:**

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

ACV WIND/HAIL	COVERAGE	-7.00	COVERAGE ▾
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- In some states the **Replacement Cost Loss Settlement** option may show as an additional itemized charge. **RPL WIND/HAILRF** of **\$54** in the example below:

RPL WIND/HAILRF:		54.00	
ACV WIND/HAIL	N/A	NO COVERAGE	N/A ▾

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

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

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

✓ **Policy Renewal Note:**

Policies that renew will remain on the prior terms Loss Settlement option. If a policy had Replacement Value it will not change to ACV unless it is directly endorsed to change the Roof Surfacing Loss Settlement option.

AK
AL
AZ
CA
CO
DE
IA
ID
IL
IN
KS
MD
ME
MO
MS
MT
NC
NE
NH
NJ
NM
NV
OH
OK
OR
PA
SC (21 SPC)
SD
TX
UT
VT
WA
WI
WY

Additional Coverage for Additional Living Expense (Colorado only)

Form Availability

HO3, HO5

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

Colorado has the following unique guidelines.

This includes an option to add additional coverage for Additional Living Expense:

- In Colorado if a loss covered under Additional Living Expense exceeds the limit of liability for Coverage D – Loss of Use, coverage for Additional Limit Expense is provided for up to **12 months from the date of loss.**
- For an additional premium this amount may be increased to a period of **up to 24 months.**

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Animal Liability Buy Back

Form Availability

All Forms

In some states Animal Liability is excluded from the basic policy.

Animal Liability coverage may be added based on underwriting acceptance guidelines.

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

Animal Liability Buy Back

✓ **Note:**

Animal Liability is added during the Home quote process. Availability is based on the response to state specific Home Quote Detail underwriting questions.

Please click on the above tab to review these underwriting guidelines.

Adding the discount mid-term requires underwriting review.

Fax or email the mid-term request to underwriting

- Fax: 866-290-2667
- Email: underwriting@stillwater.com
- **The Request must include the breed of dog**

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Condo Unit Owners Coverage

Form availability:

HO6

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

Unit Owners Coverage A Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risk of loss:

Unit Owners Coverage C Special Coverage

If the Condo unit is **owner occupied and not rented to others** the policy may be endorsed to provide the following additional coverage:

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

(2) Coverage C - Special Limits of Liability- The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.

- \$1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.
- \$2,500 for loss by theft, misplacing or losing of firearms and related equipment.
- \$2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinumplatedware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

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

Unit Owners Rental to Others

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

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Other Structures Coverage B increase

Form Availability

HO3, HO5

Other structures are defined as:

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

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

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

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

This value can be increased via endorsement.

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

Please provide the following information when requesting an increase to Other structures:

- Provide the type of structure
- The square footage of the structure if applicable.
- If it is a shop or studio (Please include what is used for)
- Value (amount of additional coverage needed)

Examples of Other Structures:

- Boat Docks
 - Detached Carport
 - Fences
 - Detached Garage
 - Gazebo
 - In ground Pools (above ground are considered personal property)
 - Shed
 - Shops
 - **Solar Panels** (detached from main structure are considered **Coverage B**, if they are attached to the main structure they are considered as **Coverage A Dwelling**)
 - Studio
- ✓ **Note: All Other Structures must be in good condition.**

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

[Ineligible Structures](#)

Home Underwriting :

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

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Earthquake Damage

[Form Availability](#)

[All Forms](#)

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.

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

Availability and Deductible options vary by State and by location.

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

Click on the following tab to view information on deductibles:

[Deductibles](#)

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

Earthquake Coverage availability:

Note: There is a restriction on 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 Earthquake Coverage

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

[California EQ Coverage](#)

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California Earthquake Endorsement

Form Availability

All Forms

In **California** the peril of Earthquake **cannot** be added via the **Home Quote** or via the **Modify Coverage Endorsement** option.

Please contact customer service for additional information on adding the peril of Earthquake via endorsement on **HO3, HO4, HO5, HO6 and CA Dwelling Fire policies.**

CA Deductible

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

Click on the following [links](#) to view the CA EQ endorsements:

- [Earthquake HO3/HO5](#)
- [Earthquake HO4/HO6](#)

California Earthquake Program

Stillwater offers a Stand Alone Earthquake policy that can be quoted on our website.

Click [here](#) for more information on this program.

The following zip codes are closed locations for EQ in CA:

- 91311, 91326, 19344 and 91350.

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Foundation Coverage (Texas only)

Form Availability

HO3 & HO5

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

Identity Theft

Form Availability

All Forms

For an additional premium the policy can be endorsed to provide coverage for identity theft.

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

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Functional Replacement Cost*

Form Availability

HO3, HO5

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

The endorsement is defined as follows:

- The loss settlement provision provided under Coverage A and Coverage B is on a functional replacement cost basis. This coverage is considered to be optional for homes built within the last 50 years.
- **Functional replacement** cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods used in the original construction of the building. If the dwelling is constructed with upgraded building materials (marble, tile etc.) or recent construction made to look like antique, it will be replaced with like kind materials and methods. Additionally, custom construction that does not consist of unusual or irreplaceable construction will also be replaced with like kind materials and methods.
- Please note that the existence of unusual or irreplaceable construction would deem the risk as being ineligible.

*Some states utilize the **Modified Functional Replacement Cost Endorsement**.

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

Inflation Guard

[Form Availability](#)

[All Forms](#)

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

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

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

What does it do?

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

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

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Limited Hurricane Coverage (Outdoor Property)

Form Availability

See Below

This endorsement is available in Florida and Texas only:

Florida HO3 only and TEXAS (All Forms)

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

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

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

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Limited Smoke, Soot, Ash and Debris resulting from Wildfire

Form Availability

All Forms

This limitation endorsement is automatically added in all states except for the following:

CT

FL

NH

NC

VA

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

Limited Water Back Up and Sump Discharge Overflow Coverage

Form Availability

All Forms

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

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

The amount of available coverage varies by State.

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

Higher limits may be available. Please refer to Underwriting for availability and approval : Underwriting@Stillwater.com

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Loss Assessment Coverage (Supplemental)

Form Availability

All Forms

The basic policy provides **\$1000** of coverage.

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

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

✓ **Loss Assessment Coverage Note:**

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

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

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

Loss Assessment (Earthquake)

Form Availability	HO3, HO5, HO6		
Not available in:	CA	FL	

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.

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

Form Availability	HO3, HO5, HO6
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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.

Illinois
Indiana
Kentucky
Ohio
West Virginia

Mold, Fungus, Rot Damage Coverage

Form Availability

All Forms

In most States the Policy includes a basic coverage limit for loss caused by mold, fungus, or dry rot damage.

In most States this basic limit cannot be increased. Coverage varies by State, please see the following chart for State Specific Coverage Limits:

Mold Fungus Chart (Section I Limits)

AK	See Policy Form	FL	See below	LA	See below	NC	See below	OH	2,500	TX	See below
AL	10,000	HI	See below	MA	See below	ND	2,500	OK	2,500	UT	2,500
AR	Section I limits	IA	2,500	MD	2,500	NE	10,000	OR	2,500	VA	No Coverage
AZ	2,500	ID	2,500	ME	2,500	NH	See below	PA	2,500	VT	See below
CA	2,500	IL	See below	MN	2,500	NJ	See below	RI	See below	WA	See below
CO	2,500	IN	2,500	MO	See below	NM	5,000	SC	2,500	WI	10,000
CT	See below	KS	2,500	MS	2,500	NV	2,500	SD	2,500	WV	2,500
DC	2,500	KY	2,500	MT	2,500	NY	See Policy Form	TN	2,500	WY	2,500
DE	2,500										

✓ **Note:** The application of coverage is contingent upon the cause of the mold.

Please review the State Home policy forms for restrictions or contact customer service for additional information.

Connecticut – The basic policy provides a \$10,000 Section I limit and a \$50,000 Section II Liability limit.

Hawaii – The basic policy excludes mold, but a limit of \$2500 is available for an additional premium.

Louisiana – The basic policy provides a \$2500 Section I limit and a \$50,000 Section II Liability limit.

New Hampshire – The basic policy provides a \$10,000 Section I limit, with options to increase to \$25,000 or \$50,000 . The basic policy provides a \$50,000 Section II Liability limit with an option to increase to \$100,000.

New Jersey – The basic policy provides a \$10,000 Section I limit, with options to increase to \$25,000 or \$50,000 . The basic policy provides a \$50,000 Section II Liability limit with an option to increase to \$100,000.

Vermont – The basic policy provides a \$10,000 Section I limit and a \$50,000 Section II Liability limit.

Florida – The basic policy excludes coverage for Fungus, including Mold. For an additional premium Coverage can be added for the following limits: \$15,000, \$25,000 or \$50,000 or up to the Section I limits.

Illinois – The basic policy provides a \$5000 Section I limit and a \$50,000 Section II Liability limit.

Massachusetts – The basic policy provides a \$10,000 Section I limit and a \$50,000 Section II Liability limit.

Washington – The basic policy provides a \$10,000 Section I limit and a \$50,000 Section II Liability limit.

Missouri – The basic policy provides a \$10,000 Section I limit and a \$50,000 Section II Liability limit.

North Carolina – The basic policy provides a \$5000 Section I limit for **HO3** and **HO6** forms. The **HO4** does not provide Mold Coverage.

Rhode Island – The basic policy provides a \$5000 Section I limit and a \$50,000 Section II Liability limit.

Texas – Mold coverage is **no longer offered** in the state of Texas effective: **10/01/12 New Business and 12/20/12 Renewal Business. 1.5% of A (HO3, HO5) and 1.5% of C (HO6)** is included on all policies on or before 10/01/12 New Business and 12/20/12 Renewal Business.

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Ordinance or Law Coverage

Form Availability

HO3, HO5, HO6

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

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

✓ **Note (Florida Ordinance or Law Coverage):**

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

FN1324 12 09

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Personal Injury Coverage

Form Availability

All Forms

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

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

Personal Property Replacement Cost Loss Settlement

Form Availability

All Forms

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

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

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

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

Scheduled Personal Property (SPP)

[Form Availability](#)

[All Forms](#)

Click [HERE](#) for SPP **Underwriting Eligibility Guidelines**

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

- Fax appraisals, etc. to (866)290-2667 or email to underwriting@stillwater.com
- Provide a full description of the items to be included.
- The required appraisal and/or full description must be provided the SAME DAY the policy is issued - if not received, the item or items may be removed from the policy as part of our "Reduction in Coverage" process. In extreme cases we reserve the right to cancel the policy.

CLASSES WRITTEN

- **Cameras/Non Commercial**
- **Fine Arts – No Breakage**
- **Fine Arts – With Breakage**
- **Golfers Equipment**
- **Musical Instruments (Individual not professionally used)**
- **Personal Furs**
- **Personal Jewelry**
- **Silverware**

Click [HERE](#) to view the **SPP DEDUCTIBLE CHART**

SCHEDULED PERSONAL PROPERTY CLASSES AVAILABLE IN LIMITED STATES

* Firearms – Collected

* Firearms – Fired

An edit will tell you if you attempt to add Firearms in an ineligible state.

Firearms (availability varies by State click [here](#) for more info)

ITEMS NOT ACCEPTABLE FOR SCHEDULING

- Any electronics (such as computers, laptops, iPods, tablets, phones, TVs, stereo equipment, etc)
- Golf Carts
- Coins
- Bicycles
- Blanket Coverage
- Any jewelry that is not genuine and natural stone/metals/material (such as costume jewelry and synthetic/lab-grown - although cultured pearls are allowed).
- Clothing and accessories (purses, handbags, etc.)
- Hearing Aids
- Collectables
- Loose Diamonds
- Tools
- Wall/Floor Rugs
- Professional Camera Equipment

VALUES/LIMITS

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

SPP Underwriting Guidelines

◀ Back to SPP Class information

APPRAISALS/BILLS of SALE/DESCRIPTIONS

- **Single items valued more than \$5,000 require an appraisal less than 3 years old and must include the insured's name and address.**
- **Items valued \$5,000 or less requires a full description which clearly identifies the specific item being scheduled.**

Incorrect Example: Ladies Sapphire ring.

Correct Examples: Ladies round .50 carat sapphire ring in 14k yellow gold, SI2/G.
14kYG .50ct Round Diam SI2/G Ladies Engagement Ring

Incorrect Example: Ladies Fur Coat.

Correct Examples: Ladies 42" length mink coat, dyed brown, size 8
Gorski-Denmark Ladies size 8 42" Mink coat dyed brown

Incorrect Example: Mackenzie Thorpe print.

Correct Examples: 'Together' by Mackenzie Thorpe Giclee print, edition copy
2/125, 18x17.25"
Together" by Mackenzie Thorpe-Framed 2015 giclee print
18x24

- Bill of sale may be used to confirm appraised value of **NEWLY** purchased (within past 30 days) items over \$5,000. However, we still require a full description of the item.

SPECIAL REQUIREMENTS

In addition to a full description, some items have specific requirements:

- Antique items regardless of the value: appraisal is required.
- Watches: we require the brand/make, model, movement and the serial number.
- Pandora jewelry: we require a full list of the charms, plus clear photos.
- Firearms:
 - Year, make, model, caliber and serial number, regardless of value.
 - An appraisal for any antique, collected gun.
 - The gun cannot be used in business or an insured's occupation.
 - No modified or illegal guns.

SECURITY/ALARM REQUIREMENTS

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

ELIGIBILITY

- No theft or mysterious disappearance losses during the past 5 years (except DE, FL, HI, MD, RI, TX, WV which are 3 years).
- SPP is not allowed on:
 - HO-4 and owner-occupied HO-6 where Contents Coverage C is less than \$25k.
 - Dwelling Fire.
 - Tenant-occupied HO-6 policies.
 - **Policies that exclude Wind (except FL, SC and TX).**
- Commercial or professional use are not acceptable.
- HO-4 and HO-6 (owner occupied) Contents Coverage C must be at least \$25k. We do not allow personal property coverage to be increased to accommodate the scheduling.
- Antique items: an appraisal is required regardless of the value.
- Blanket coverage: This is not offered or allowed, so all individual items to be covered must be scheduled.
- Partial schedules: may be written. However, please be sure to let your customers know that only those items that have been disclosed, rated and included on the Schedule are covered.

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

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

OWNERSHIP/GIFTS

Click [HERE](#) for more information on guidelines for **Ownership/Gifts**

This includes information on **engagement ring eligibility**

OWNERSHIP/GIFTS

- **Ownership:** Scheduled Personal Property coverage is only available for items that belong to the Named Insured or Additional Named Insured. **Exceptions:** Musical instruments belonging to a child living in the house or away at school are allowed.
- For **jewelry items**, such as an engagement ring there are **3 issues** that should be reviewed before adding the item:
 1. **Purchase**
 2. **Ownership**
 3. **Possession**

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

Why is Possession important?

Scenarios/Rules

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

Example One:

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

Example Two:

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

SPP Firearm Guidelines

These guidelines must be followed when scheduling a Firearm:

- Year, make, model caliber, and serial number required, regardless of value
 - A full description required for guns that are 5k or less
 - An appraisal required for guns that are more than 5k
 - An appraisal required for any antique, collected gun
 - The gun cannot be used in business or an insured's occupation
 - No modified or illegal guns.
- See chart for state availability and introduction effective dates:

Alaska 03-17-17 NB & 05-06-17 REN	Nevada 11-11-16 NB & 12-31-16 REN
Arizona 02-12-16 NB & 04-02-16 REN	New Hampshire 12-15-17 NB & 02-03-18 REN
California 09-01-17 NB & REN	Ohio 10-07-16 NB & 11-26-16 REN
Colorado 01-13-17 NB & 03-04-17 REN	Pennsylvania 09-22-17 NB & 11-11-17 REN
Connecticut 04-29-16 NB & 06-18-16 REN	South Carolina 05-20-16 NB & 08-23-16 REN
Idaho 12-15-17 NB & 02-03-18 REN	Tennessee 09-16-16 NB & 11-05-16 REN
Iowa 03-25-16 NB & 05-14-16 REN	Utah 10-28-16 NB & 12-17-16 REN
Minnesota 02-17-17 NB & 04-23-17 REN	Virginia 11-23-16 NB & 01-07-17 REN
Missouri 08-26-16 NB & 10-31-16 REN	West Virginia 12-23-16 NB & 02-11-17 REN
Nebraska 05-26-17 NB & 07-15-17 REN	Wisconsin 12-05-17 NB & 02-08-18 REN

Item Number:

Item Class:

- <Select>
- CAMERAS/NON COMMERCIAL
- FINE ARTS - NO BREAKAGE
- FINE ARTS - WITH BREAKAGE
- GOLFER'S EQUIPMENT
- GUNS/FIREARMS-COLLECTED
- GUNS/FIREARMS-FIRED
- MUSICAL INSTRUMENT-INDIVIDUAL
- PERSONAL FURS
- PERSONAL JEWELRY
- SILVERWARE

- ✓ **Note:** An edit will appear if you attempt to add Firearms in states where not available:

The Scheduled Personal Property Guns/Firearms class is not available

[◀ Back to SPP](#)

Sinkhole Collapse

Form Availability

Varies by state

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

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

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

Refer to the actual endorsement for details and possible restrictions.

Alabama (HO3, HO5)

Florida (HO3, HO6)

Pennsylvania Sinkhole Collapse (HO3, HO5,)

Tennessee Sinkhole Loss Coverage (HO3, HO5, HO6)

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Solid Fuel Burning Device

Form Availability

All Forms

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

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

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

✓ **Note:**

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

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

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

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

Yes, Supplemental
Source of Heat

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Special Personal Property

Form Availability	HO3, HO5,
North Carolina only offers on HO4 . Click here for more information	
Click here for unique limits in Virginia	
Click on the following to view info on :	
HO4	HO6

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

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

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

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

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

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

See Chart for Increased Limits of Coverage

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

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Specified Additional Amount of Coverage A

Form Availability

HO3, HO5,

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

✓ **Note:**

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

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

✓ **Note:**

- Home additions or alterations should be adjusted using 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.**

[MSB Interface](#)

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Workers Compensation

California Workers Compensation Residence Employees (All Forms)

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

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

Click [HERE](#) to view additional guidelines and definitions for this coverage in California.

New Jersey Workers Compensation Residence Employees (All Forms)

Provides Workers Compensation Coverage for **Occasional Servants** (Residence Employees) as required by law.

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

Workers Compensation	?	1.00
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Click [HERE](#) to view additional guidelines and definitions for this coverage in New Jersey.

New York Workers Compensation (All Forms)

It is required by New York statute that all policies covering owner-occupants of 1-4 family dwellings provide Workers' Compensation coverage for selected **casual employees**.

- This coverage is to be added to all **HO3** and **HO5** policies.
- For **HO4** and **HO6** policies, if a tenant owns the 3-4 family dwelling in which he lives (has building coverage through another policy), this endorsement must be attached.

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Workers Compensation

California Workers Compensation Residence Employees

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

Workers Compensation (CA)

- **Occasional Servants** - The term occasional servants shall mean all out servants or in servants whose employment is not continuous but whose duties are a regular and continuing part of the customary household or domestic duties.
- **In Servants Private Residence Employees** – *This classification applies to each employee engaged for **not less than twenty hours per week** in household domestic service and whose principal duties are performed inside the private residence building. It includes, but is not limited to, such employees as cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses, babysitters and housekeepers*
- **Out servants Private Residence Employees** - *This classification applies to each employee engaged for **not less than ten hours per week** in household or domestic service in connection with a private residence and who performs his work principally outside the private residence building. It does not apply to such operations if the private residence is located in the property used in whole or in part for farming or dairying. The classification includes, but is not limited to, private chauffeurs, employees engaged in cultivating flowers, vegetables, or other agricultural products, provided the insured is not conducting such operations for commercial purposes; and employees engaged in care of lawns, shrubs or grounds surrounding the residence which are maintained exclusively for appearance or recreation.*

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

(1) Number of workers, (2) Hours worked, (3) Duties or jobs performed

New Jersey Workers Compensation Residence Employees

Provides Workers Compensation Coverage for residence employees as required by law. Occasional employees are covered at no additional charge,

Workers Compensation (NJ)

Homeowners policies written in New Jersey must include workers compensation coverage for residence employees as follows:

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

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

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

- The following endorsements **cannot** be added at New Business or via the Endorsement option.
- These endorsements can only be entered by our processing department and must be requested in writing.
- Please send the endorsement request via fax or email:
 - Fax 866-877-6355
 - Email: ins@stillwater.com
- Please click on the desired Endorsement options shown below to view a detailed discount description, which includes:
 - Policy Form availability
 - State availability
 - Endorsement application guidelines

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

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Coverage C – Personal Property- Increased Limits

Form availability: All Forms

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

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

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

Jewelry, Watches and Furs - The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,500 for any one article. [*See STATE exceptions below:](#)

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

*** AL, AK, AR, CO, DC, FL, ID, KS, MD, MN, MO, NE, NH, NJ, NV, NY, OH, OR, PA: SC(SPC), TN, TX, UT, WA, WI, WI: Jewelry, Watches and Furs** - The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding **\$1,000** for any one article.

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

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

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

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

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

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

Note: In Florida the Special Computer Endorsement provides an increased limit up to \$20,000.

Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit

Form availability: All Forms

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

Home Day Care Coverage (Maryland only)

Form availability: All Forms

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

✓ **Note:** Email info to underwriting@stillwater.com

This endorsement must be requested via Underwriting and must include proof they are a registered family day care provider, and how many children are cared for, and the number of adult day care providers.

A Family day care provider is an individual who cares for no more than eight children in a registered family day care home, of whom no more than four may be under the age of two years.

An adult to child ratio of at least 1:2 must be maintained at all times for children under the age of two years.

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Lead Poisoning Exclusion and Coverage Option (Massachusetts only)

Form Availability

HO6 Tenant
Occupied only

Lead Poisoning Exclusion (MA only)

- 1) Coverage is excluded for bodily injury caused by the presence or exposure of lead in residential units, including appliances, furnishings, fixtures other than plumbing fixtures, other structures, and common areas used in connection with such units.
- 2) **Note: The exclusion only applies to a residential unit(s) rented or held for rental to others, without a Letter of Interim Control or a Letter of Compliance, which is contained in either a one to four family building or a condominium building built before 1978.**
- 3) This exclusion does not apply to:
 - a. A one family dwelling or a condominium unit owned and occupied by an insured.
 - b. A residential unit occupied by an insured in a multi-family building owned by an insured.
 - c. A one family dwelling, a residential unit not occupied by an insured in a multifamily building or a condominium unit rented or held for rental to others for which a Letter of Interim Control or Letter of Compliance is in force.
- 4) The exclusion ceases to apply to any unit for which a Letter of Interim Control or a Letter of Compliance is obtained during the policy period on and after the date such letter is in force.

Lead Poisoning Coverage (MA only)

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

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Liquid Fuel (Escaped Liquid Fuel Massachusetts only)

Form Availability

All Forms

The following optional Endorsement is available:

Section I – Property Remediation for Escaped Liquid Fuel Coverage -

This coverage provides \$50,000 per occurrence limit to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises.

Covered real property includes land, other than farm land, owned by an insured on which a building or structure is located. This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period. The limit is a “per occurrence” limit and is the most coverage that will be provided for any one occurrence during the policy period regardless of the number of claims made.

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

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

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

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

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

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

✓ Note:

The signed form and attachments, if required, should be sent to **underwriting@stillwater.com** for review. If underwriting approves the coverage, the endorsement will be processed.

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Owned Motorized Golf Cart Physical Loss Coverage

Form availability: All Forms

Available in :

AR	AZ	CA	CT	FL	ID
MA	MO	NE	NJ	NM	NV
NY	OH	OR	SC	SD	

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.

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Golf Cart Liability

Form availability: All Forms

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

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

(1) A golfing facility and is parked or stored there, or being used by an "insured" to:

- (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
- (b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
- (c) Cross public roads at designated points to access other parts of the golfing facility; 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

Available in :

ID	IL	IN	MA	MO
MT	NV	SD	TN	UT
VT	WI	WI		

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

Snowmobile Physical Loss Coverage

Form availability: All Forms

Available in :

CO	IL	IN	KS	MA
MO	MT	NV	SD	TN
UT	VT	WI	WY	

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

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

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

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Special Personal Property

Form availability:

HO4

1) Coverage C Perils Insured Against

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

(2) Coverage C - Special Limits of Liability

The perils insured against under the following categories are broadened from “theft” to “theft, misplacing or losing”:

- \$1,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semiprecious stones.
- \$2,500 for loss by theft, misplacing or losing of firearms and related equipment.
- \$2,500 for loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinumplatedware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

(3) Water Damage

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

Water Damage Coverage (Texas only)

Form availability:

All Forms

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.

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Home Inspections

Stillwater Insurance performs an exterior property inspection on all **H03** and **H05** Home policies. The following **Important Notice of Property Inspection** mails out to all policy holders with an **H03** or **H05** Home policy.

**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY**

IMPORTANT NOTICE - PROPERTY INSPECTION

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

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

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

✓ **Note:**

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

Click here for information on:

[Resolving Inspection Issues](#)

[How to view Reports](#)

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

Next 



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 at **1-800-849-6140** or email us at Inspections@stillwater.com

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Click **Next** for information on how to resolve inspection issues:

Next 

Resolving Home Inspection Issues

Most inspection issues can be resolved by correcting the issue and providing proof of resolution.

Common Inspection issues and resolutions

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

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

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

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

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

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

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

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

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

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

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

Refused Inspection: New and Renewal policies 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](#)

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Use the following steps to view the Inspection Report on the SalesPortal:

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

✓ **Note:** These reports are not mailed to the insured but reports can be forwarded to the insured upon request.

Customer Management

Search Clear Search

Show entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 Fire-D1 Active	<ul style="list-style-type: none">-Select-Print Dec PageMortgagee ChangeBillingPolicy HistoryUpload DocumentEndorse PolicyInspection ReportsNotes

AFS Inspection Reporting SOLUTIONS
POLICY #: NP4001480
CUSTOMER CODE #: FN07

Insured Name: GINA STUREK
Property Address: 13031 NEBRASKA AVE
City/Town: OMAHA
County/State/Zip: Douglas, NE 68154
Requester By:
Special Instructions:

Requester Phone #:
Agent: FIDELITY NATIONAL INS SVCS
Agent Phone #: 8662247145

3

SURVEY DATA		REPLACEMENT COST ANALYSIS	
Year Built:	2003 Estimated	RCH:	\$153,941
Dwelling Type:	Single Family	Coverage A:	\$244,000
Dwelling Condition:	Good	ITV Ratio:	94%
Roof Type:	Composition Shingle 100%	+/- Insurance Amount:	-89,941
Roof Condition:	Good	Effective Date:	3/29/2009

NOTED CONDITIONS/HAZARDS/EXPOSURES

PUBLIC RECORD DATA		MARKET VALUE		GEOCODE DATA	
Year Built:	N/A	EMV:	N/A	Latitude:	N/A
Living Area:	N/A	Confidence Level:	N/A	Longitude:	N/A
Assessed Value/Tax Yr:	N/A	Effective Date of Value:	N/A		

Front Address Verification

Inspection Reports - ND4002396

860 E BROWN RD #5-8, MESA, AZ 852034933

Status: Active

[03/31/14 Inspection Report](#)

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.

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Home Pay Plans

Click on the following links to view a payment screen navigation tutorial for the following payment options:

[Payment Screens](#)

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

+ The **50/50** and **25/25/25/25** pay plans are not available in all states **(See the Home Fee Info tab for more info):**

[Home Fee Information](#)

❖ Installment payments may be subject to a Fee.

✓ **Virginia has unique due dates: 40/30/30** Due Dates: 30 & 60, **25/25/25/25** Due Dates: 90, 180, 270

Pay Plan	New Business or Renewal Date	Payment 2 Policy Term Due Date	Payment 3 Policy Term Due Date	Payment 4 Policy Term Due Date
	✓ Installment Billing Fees do not apply to New Business or Renewal Offer Down payments			
+ 50/50	Down Payment No Fee	*Day 60		
40/30/30	Down Payment No Fee	*Day 85	*Day 175	
+ 25/25/25/25	Down Payment No Fee	*Day 60	*Day 120	*Day 180
10% Down DB31	The DB31 Pay Plan requires 10% of the annual premium at the time of issuance along with any applicable fees, They can pay more than than the10% minimum down payment if they choose. The remaining balance is billed on the effective date of the policy and is due on day 15 along with any applicable installment fees. DB31 installment fees are equal to the direct bill fees for each state. See the above Home Fee Information tab for state specific information			
EFT	The monthly withdrawal for future payments will occur on the day of the month the corresponds to the Effective Date of your policy unless the Effective Date falls on the 29 th , 30 th or 31 st of the month, in which case the withdrawal day will be the 1 st business day of each month. The renewal payment is subject to the EFT Fee. See the above Home Fee Information tab for state specific information.			

Click on the following links for additional information on:

[Policy Reinstatement Fees](#)

[NSF Fees](#)

[Maryland Fees : Fixed Expense Premium, JIA Surcharge](#)

Click [here](#) for information on How to Make invoice installment payments on our website.

[FAQs](#)

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*

Card Type:

Card Number: (no dashes or spaces)

CVV Number:

Expiration Date:

Minimum Amount Due : \$47.00

Total Amount Due : \$140.00

Amount due includes a reinstatement fee.

Amount of This Payment \$:

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	• Stop Payment
• Uncollected Funds	• Customer Advised not Authorized
• Account Frozen	• Closed Account

- These returned payments are considered nonpayment of premium in which the fully earned fee will be applied when the policy is cancelled.
- **The NSF fee amount varies by state.**
- **The fee does NOT apply to payments made by the mortgagee/lender.**
- The NSF cancellation notice will show the following verbiage on the remittance stub where the NSF fee is applicable.
 - *Since your financial institution did not honor your payment, the amounts shown above include a fee of \$xx.xx*

Below is an example of how the Payments screen will reflect an NSF fee has been applied.

07/20/2018	Non-sufficient Funds Fee	\$15.00	\$15.00
07/20/2018	Payment Not Honored by the Bank RETURNED PAYMENT	\$1,020.00	\$1,035.00

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Connecticut Healthy Home Fund Surcharge

The state of Connecticut has implemented a new surcharge (code CHH) for all new and renewal Homeowner policies, except HO4 effective 1/1/2019.

This is a mandatory \$12 surcharge that will be applied each year and cannot be removed.

The full name of the surcharge is CT Healthy Home Fund

Maryland Fixed Expense Premium

Maryland does NOT have a Policy Fee but there is a unique **Fixed Expense Premium** for forms **HO3, HO5, and HO6**:

Maryland Fixed Expense Premium	
Policy Form	Premium Charge
HO3 & HO5	\$65
HO6	\$10
HO4	No Charge

- The **Fixed Expense Premium** is NOT a Fee but part of the premium. Therefore it is NOT fully earned , and would be returned on a pro-rata basis.

Maryland JIA (Joint Insurance Association) Surcharge

Maryland has authorized the recoupment of an assessment paid to the JIA.

- This assessment is applicable to written premium on home and dwelling fire products. The surcharge is **.102% of the written premium**. The difference between this assessment recoupment and others, is that others apply to written premium on all transactions, whereas, this assessment recoupment does not apply to pro-rated cancellations and reinstatements.
 - This assessment recoupment will display on the Declaration page as JIA SURCHARGE.
 - All bills/invoices/EFT letters will contain text “The total policy premium includes a JIA surcharge of **\$0.00**”.
- ✓ **Note: The MD JIA Surcharge expired on 03/31/17.**

Payments

The New Home UI provides a variety of payment options.

Click on an option for more information:

- [Intend to purchase policy – no payment today](#)
- [10% down Balance billed to lender](#)
- [Monthly EFT withdrawn monthly](#)
- [Full Payment – 100% paid now](#)
- [40/30/30 – 40% now + 2 billings of 30% each mailed to client.](#)

We accept all major credit cards



Select	Payment Plan	Down Pay	Payments (w/fees)	Total Premium	Total Cost
<input type="radio"/>	Intend to purchase policy - no payment today	\$ 0.00	N/A	\$ 1,561.87	\$ 1,561.87
<input type="radio"/>	Minimum 10% down. Balance billed to lender, to be paid from Impound/Escrow account	\$ 192.18	\$ 1,375.68	\$ 1,561.87	\$ 1,567.87
<input type="radio"/>	Monthly - EFT withdrawn monthly	\$ 268.28	\$ 118.59	\$ 1,561.87	\$ 1,572.87
<input type="radio"/>	Full Payment - 100% paid now	\$ 1,561.87	N/A	\$ 1,561.87	\$ 1,561.87
<input type="radio"/>	40/30/30 - 40% now + 2 billings of 30% each mailed to client	\$ 648.74	\$ 462.56	\$ 1,561.87	\$ 1,573.87

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Payments – Pay Now Options

- The Pay Now options include **Full Payment**, **Monthly EFT** or future installment **Billings** that are mailed to the client.
- The down payment must be processed prior to policy submission. The following payment methods are available:
 - **Credit/Debit Card**
 - **EFT (Electronic Check)**
 - **Agency Trust**
- ✓ **Note:** Monthly EFT (only the Down Payment can be made via credit/debit card. All future monthly withdrawals must come from a client check or savings account.
- When the payment is completed the **Submission Summary** screen will appear.

Payment Info

Full Payment - 100% paid now

Deposit Amount	\$531.00
Installment Amount	N/A
Installment Service Fee	N/A

Thank you for allowing Stillwater Insurance Group to be of service to you.

Down Payment Details

Payment Amount	<input checked="" type="radio"/> Amount - \$531.00
Payment Method	<input type="radio"/> Credit/Debit Card <input type="radio"/> EFT (Electronic Check) <input type="radio"/> Agency Trust

Payment Info

Monthly - EFT withdrawn monthly

Deposit Amount	\$105.15
Installment Amount	\$40.71
Installment Service Fee	\$2.00

Thank you for allowing Stillwater Insurance Group to be of service to you.

Down Payment Details

Payment Amount	<input checked="" type="radio"/> Amount - \$105.15
Payment Method	<input type="radio"/> Credit/Debit Card <input type="radio"/> EFT (Electronic Check) <input type="radio"/> Agency Trust

Payment Info

40/30/30 - 40% now + 2 billings of 30% each mailed to client

Deposit Amount	\$230.40
Installment Amount	\$156.30
Installment Service Fee	\$6.00

Thank you for allowing Stillwater Insurance Group to be of service to you.

Down Payment Details

Payment Amount	<input checked="" type="radio"/> Amount - \$230.40
Payment Method	<input type="radio"/> Credit/Debit Card <input type="radio"/> EFT (Electronic Check) <input type="radio"/> Agency Trust

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Minimum 10% down

- **10% Down Plan**
- This Pay Plan requires 10% of the annual premium at the time of issuance along with any applicable fees,
- We will accept a down payment value greater than the 10% minimum.
- The remaining balance is billed on the effective date of the policy and is due on day 15 along with any applicable installment fees.
- DB31 installment fees are equal to the direct bill fees for each state. See the [Policy/Installment Fee Chart](#) for more info

Payment Info

Minimum 10% down. Balance billed to lender, to be paid from Impound/Escrow account

Deposit Amount	\$72.17
Installment Amount	\$382.59
Installment Service Fee	\$3.00

Thank you for allowing Stillwater Insurance Group to be of service to you.

Down Payment Details

Payment Amount	<input checked="" type="radio"/> Amount - \$72.17
Payment Method	<input type="radio"/> Credit/Debit Card <input type="radio"/> EFT (Electronic Check)

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Purchase

Issue policy with no money down

- ✓ **Note:** Some of the **no money down** options listed may not be available. Contact your marketing representative for more information.

Payment Plan

Issue policy with no money down - payment to follow

Deposit Amount	0.00
Installment Amount	
Installment Service Fee	0.00

Thank you for allowing Stillwater Insurance Group to be of service to you.

Please confirm method of down payment:

- 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.

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 invoice Billing options:

Issue policy with no money down – payment to follow from Impound/Escrow account.

This payment option can be used when the applicant already has an Impound or Escrow account that pays for the insurance. Stillwater does not mail out or send Billing Invoice and Declaration page to the lender.

- Upon submission the Agent should print the Declaration page which will include an invoice and forward to the Lender for payment.
- Click [here](#) for information on **Policy Submission Summary**.

Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page

- This option should only be used for New Home Purchases or when there is a Loan Refi with premium to be paid at Closing.
- Click [here](#) for more information on this payment option

What Happens if payment is not received ?

- If payment is not received by 10 days after the effective date, a billing for the full premium (plus any applicable policy fee) is mailed to the Lender/Additional Interest and Insured and is due in 15 days.
- If payment is not received by the due date, a non-payment cancel notice will mail out with the required days of legal notice.
- If payment is not received by the due date on the non-payment cancel notice, the policy will cancel.
- If payment from a Lender is received within 90 days of the policy effective date, we will reinstate with no lapse.

Issue policy with no money Down – Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page.

- 1 You will be instructed to enter the email address of the lender/escrow officer. Enter the email and hit **Send**
- 2 The Submission Summary will appear when you hit **Send**.

Submission Summary



Thank you for allowing Stillwater Insurance Group to be of service to you.

The Quote Reference Number is: **NP7771018**

To view or print the documents - simply click on the links below:

[Policy Declaration Page \(PDF\)](#)

[Application / Underwriting Questions \(PDF\)](#)

For further questions, please contact Customer Service [here](#).

Activation Requirements:

Thank you for choosing Stillwater Insurance Company to insure the home. The next step is to provide the lender/escrow officer with the information they will need to activate the insurance for this closing. Please enter the lender/escrow officer's email address below, click on 'send' and we will email the pertinent information to them. Thank you.

Email Address: *

Don't have their email address right now? Click on 'Forward Later' and we will email the 'Activation Requirements' to you now so you can forward it to the lender/escrow officer later.

** indicates required field*

Send **Forward Later**

Subject: John Doe - HOME INSURANCE COMPANY TO BE USED FOR CLOSING - 11930 W Soledad St, El Mirage AZ 85335

ACTIVATION REQUIREMENTS - HOME INSURANCE

2017-02-02

Our mutual client listed below has chosen to use our homeowners insurance for their upcoming closing.

Buyer:	John Doe
Purchase Address:	11930 W Soledad St, El Mirage AZ 85335
Dwelling Limit:	\$123,400
Deductible:	\$1000
Annual Premium:	\$535.00
Quote Reference Number:	NP7770666
Company:	Stillwater Insurance Company. AM Best A- Excellent.

To activate the insurance and receive the **Evidence of Insurance and an Invoice** for closing please send your request to:

eoil@Stillwater.com

Or Fax to (888)333-2490

Items needed on the request: Bank Name, Address, Loan Number, Vesting and Effective Date

Please call or email us if you have any questions.

Sincerely,

Stillwater Insurance Services, Inc
Phone: (888)333-2120
Email:

[◀ Back to New UI Payment Menu](#)

[◀ Back to Table of Contents](#)

Send Invoice (Rollover)

We define a “Rollover” as converting from one insurance company to another, typically at the expiration of the policy

The option to send a billing **invoice** should only be used when coverage from an existing carrier is currently in force, and there is sufficient time to bill and receive payment before the expiration date.

- Stillwater will send invoices to the mortgage company (must be greater than 21 days to effective date).
- Stillwater will send invoices to the insured (must be greater than 10 days to effective date).

Depending on which option is selected, a Billing Invoice will be mailed to the Lender or to the Insured.

- The desired effective date should always be a future date to allow time for the invoice to mail, and to allow time for payment to be received. We recommend **at least 21 days for Lenders** and **at least 10 days for Insureds**.
- The payment must be sent or post marked on or before the requested effective date. **The policy is not issued until payment is received.**
- Payments sent or post marked after the desired effective date will result in a lapse of coverage.
- Home and Condo will send the invoice to the Mortgage Company with a copy to the insured. Therefore Mortgage company information is required when the option to **send invoices to the mortgage company** is selected. If the Mortgage Company information was not previously entered on the Additional interest page the following edit will appear:

For this billing option, a Mortgage Company must be entered. Please click "OK" to return the Additional Interest page and enter a Mortgage Company.

- Current Insurance Information** entry is required:

Current Insurance Information

Current Insurance Company *

Expiration Date of Current Insurance * / /

Policy Number of Current Insurance *

LAPSE IN COVERAGE WILL OCCUR IF PAYMENT IS NOT POST MARKED PRIOR TO EXPIRATION

>

Should the Mortgagee previously entered be billed for the rollover term? * Yes No

>

* indicates required field

When **Start Billing** is selected the quote will navigate to the Submission Summary page.

✓ **Please note NO POLICY has been issued yet**

- Upon receipt of payment, we will issue the policy
- If payment is received after the expiration of the current policy we will have to issue with a lapse.

Submission Summary

Thank you for allowing Stillwater Insurance Group to be of service to you.

Please note this is not a policy until payment is received

The Quote Reference Number Is: **AH1029825**

For further questions, please contact Customer Service [here](#).

Submission Summary

When the Payment section is completed the **Submission Summary** screen will appear.

The Summary will provide:

- **Policy Number**
- **Policy Declaration Page (PDF)** which may include a billing invoice if no down payment is taken.
- **Application / Underwriting Questions (PDF)**

Submission Summary

Thank you for allowing Stillwater Insurance Group to be of service to you.

The Quote Reference Number Is: **NP7771018**

To view or print the documents - simply click on the links below:

[Policy Declaration Page \(PDF\)](#)

[Application / Underwriting Questions \(PDF\)](#)

For further questions, please contact Customer Service [here](#).

- ✓ **Note:** If the Send Invoice payment option is selected the Submission Summary will list a Quote Number not a Policy Number. Policy Declarations are only available for submitted policies.

Submission Summary

Thank you for allowing Stillwater Insurance Group to be of service to you.

Please note this is not a policy until payment is received

The Quote Reference Number Is: **AH1029825**

For further questions, please contact Customer Service [here](#).

Service Feature Billing

The **SalesPortal**: provides an online payment option.

1. Locate the policy in your list of clients and select **Billing** from the drop down menu.

The Billing Feature allows the user to:

- Make a Payment
- View Billing History
- View a Payment Schedule
- Endorse Policy

Customer Management

Search Clear Search

Show 10 entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 ! Fire-D1 Active	<div style="border: 1px solid black; padding: 5px;"><p>-Select-</p><p>Print Dec Page</p><p>Mortgagee Change</p><p>Billing</p><p>Policy History</p><p>Upload Document</p><p>Endorse Policy</p><p>Inspection Reports</p><p>Notes</p></div>



Policy Billing Status

ND4002396

Account Status:	Paid
Pay Plan:	EF12 - Electronic Funds Transfer..Monthly
Last Payment Received:	\$17.30 on 04/18/2019
Minimum Amount Due:	\$17.30 on 05/18/2019
Total Amount Due:	\$137.70
Term Effective Date:	02/18/2019
Term Expiration Date:	02/18/2020

- [Make Payment](#) [Billing History](#) [Payment Schedule](#) [Endorse Policy](#) [Return to Dashboard](#)

[◀ Back to Payments Page](#)

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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

Customer Management

Search Clear Search

Show 10 entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 Fire-D1 Active	<ul style="list-style-type: none">-Select-Print Dec PageMortgagee ChangeBillingPolicy HistoryUpload DocumentEndorse PolicyInspection ReportsNotes

STILLWATER INSURANCE GROUP

Policy Declarations

20ND4002396

Policy Declarations Page as of:

10 08 2018

Back Refresh View Policy Declarations Page

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.

Customer Management

Search Clear Search

Show 10 entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 ! Fire-D1 Active	<div style="border: 1px solid black; padding: 5px;"><p>-Select-</p><p>Print Dec Page</p><p>Mortgagee Change</p><p>Billing</p><p>Policy History</p><p>Upload Document</p><p>Endorse Policy</p><p>Inspection Reports</p><p>Notes</p></div>

1

Policy History
20ND4002396

Policy Type: Fire-D1

- MSB VALUATION REPORT (2018-02-13)
- RENEWAL (2017-06-02)
- ENDORSEMENT (2017-06-02)
- ENDORSEMENT (2017-06-02)
- RENEWAL OFFER (2017-06-01)
- MSB VALUATION REPORT (2017-05-26)
- RENEWAL OFFER (2017-05-25)

Return to Dashboard

2

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

Customer Management

Search Clear Search

Show 10 entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 Fire-D1 Active	<ul style="list-style-type: none">-Select-Print Dec PageMortgagee ChangeBillingPolicy HistoryUpload DocumentEndorse PolicyInspection ReportsNotes

STILLWATER INSURANCE GROUP

Policy Declarations
20ND4002396

Policy Declarations Page as of :
10 08 2018

Back Refresh View Policy Declarations Page

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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 Home 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 Home 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/Offers** 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 **CARPORPTS** will be based on **\$100.00 per square foot plus 10% of the replacement cost for the # of carpports**.

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**.
- On High Value Dwellings: We may require coverage higher than the calculated replacement cost based on the area and size of the home.

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 (agent, brokers and CSRs) must complete 3 hours of training on HO insurance valuation prior to making any estimate of HO replacement cost for a consumer. In other words, after June 27 an agent or broker providing a replacement cost estimate to a consumer without having completed the 3-hour training will be violating the regulations. Approved courses are listed on the DOI web site at <http://interactive.web.insurance.ca.gov/providercourselookup/index.jsp>

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 then the Homeowner Notice (estimate of replacement cost) doesn't have to be provided.

Stillwater will not mail or provide the Homeowner Notice directly to the applicant or insured, as it's the licensee's responsibility to do this.

Policies Affected

The Regulations apply to 1-4 family residential dwellings. They exclude tenant's policies, policies covering individually-owned mobile homes, policies covering individually-owned manufactured homes, renter's policies, and condominium policies that do not provide dwelling structure coverage.

File Records/Documentation

Agents are required to maintain specific records about the Replacement Cost Estimate. These records include:

- 1) The "status" of the person making the estimate (e.g., insurance agent, contractor, appraiser, etc.);
- 2) The name and address of the estimator;
- 3) The source from which or method by which the estimate was prepared (e.g. 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 on the SalesPortal.

Please click on an Endorsement type for additional details:

- [Correct Effective Date of Policy](#)
- [Cancel Policy – Insured Request](#)
- [Correct Cancel Date of Policy](#)
- [Modify Coverage on Policy](#)
- ❖ [Correct First and Middle Name \(or initial\) of Named Insured](#)
- ❖ [Update Additional Named Insured](#)
- [Update Property Unit/Apartment # \(HO4, HO6\)](#)
- [Update Property Address \(HO4 Renters only\)](#)
- [Modify Mortgagees \(HO3, HO5, HO6\)](#)
- [Modify Additional Interest \(HO4 Renters only\)](#)
- [Update Mailing Address](#)
- [Update Insured Email Address](#)
- [Change Pay Plan to Monthly Bank Withdrawal \(EFT\)](#)
- [Update Bank Account Info for Monthly Payments](#)
- ❖ **NOT available for all users**

We recommend that you use on the SalesPortal to process changes whenever possible, but you may also submit changes via: **Fax** or **Email** or ***Phone**.

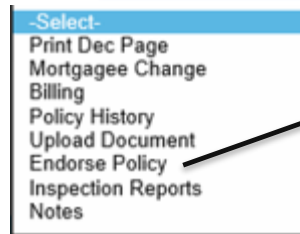
Fax: 1-866-877-6355

Email: ins@stillwater.com

Phone: 1-800-849-6140

Requests made via **fax** or **email** will be processed within 1 - 2 business days.

We cannot process reductions in coverage or higher deductibles over the phone. These must be requested in writing or processed by the agent on the SalesPortal.



Select the Endorsement from the list of available options on the SalesPortal.

✓ **Note:** The endorsement options listed below vary by policy type and policy status. If you don't see the option you are looking for, please contact Customer Service.

Online Endorsement Options by Policy Form

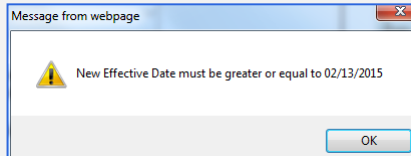
Home HO3 & HO5	Condo HO6	Renters HO4
Correct Effective Date of Policy Cancel Policy – Insured Request Correct Cancel Date of Policy Modify Coverage on Policy Correct First and Middle Name (or initial of Named Insured) Update Named Insured Update Additional Named Insured Modify Mortgagees Update Mailing Address Update Insured Email Address Change Pay Plan to Monthly Bank Withdrawal (EFT) Update Bank Account Information for Monthly Payments	Correct Effective Date of Policy Cancel Policy – Insured Request Correct Cancel Date of Policy Modify Coverage on Policy Correct First and Middle Name (or initial of Named Insured) Update Named Insured Update Additional Named Insured Update Property Unit/Apartment # Modify Mortgagees Update Mailing Address Update Insured Email Address Change Pay Plan to Monthly Bank Withdrawal (EFT) Update Bank Account Information for Monthly Payments	Correct Effective Date of Policy Cancel Policy – Insured Request Correct Cancel Date of Policy Modify Coverage on Policy Correct First and Middle Name (or initial of Named Insured) Update Named Insured Update Additional Named Insured Update Property Unit/Apartment# Update Property Address Modify Additional Interest Update Mailing Address Update Insured Email Address Change Pay Plan to Monthly Bank Withdrawal (EFT) Update Bank Account Information for Monthly Payments

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:



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.

JOHNSON ESTHER

NH4003370 Home-H3 Active



- Select-
- Print Dec Page
- Mortgagee Change
- Billing
- Policy History
- Upload Document
- Endorse Policy
- Inspection Reports
- Notes

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Endorse Policy

NH4003370

2

- Correct Effective Date of Policy
- Modify Coverage on Policy
- Cancel Policy Insured Request
- Modify Coverage on Policy
- Update Additional Named Insured
- Modify Mortgagees
- Update Mailing Address
- Update Insured Email
- Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don't see the option you are looking for, please contact Customer Service.
Click on the option to proceed. Click Back to return to the Dashboard.

Back

CORRECT EFFECTIVE DATE - NP5770922

JOHN DOE029
5 BULLENS LN WALLINGFORD PA 190866654

3

Policy Type: Home-H3
Current Effective Date: 02/27/2015
Term Expiration Date: 02/27/2016
New Effective Date: / / (mm/dd/yyyy)

Reason for Effective Date Change:

4

When you have finished, click Update Effective Date, this action will cancel the policy back to the effective date and issue a new policy for the same risk with the corrected effective date you enter above. The new policy will be accessible to you upon completion of this transaction.

If you do not wish to update the effective date at this time, click Cancel.

Cancel Update Effective Date

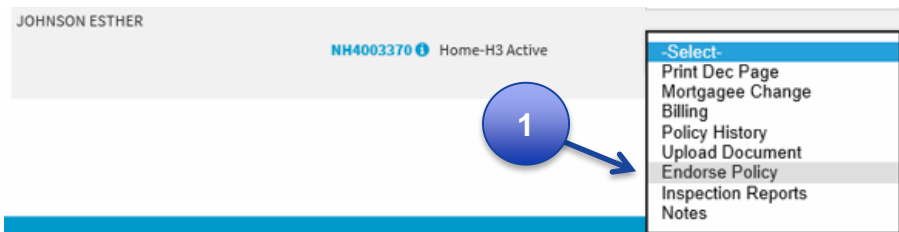
Cancel Policy - Insured Request

- 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.

[Click here for more information on Cancel Guidelines](#)

Use the following steps to Cancel the policy:

1. Select **Endorse Policy**
 2. Click on **Cancel Policy – Insured request**
 3. Enter the **Cancellation Date** and add a **Cancel Note**.
- ✓ **Note:** If the date entered is outside the cancel date parameters you will receive an edit:
4. Click on the **Cancel Policy** tab to complete the process.
 - The policy number will show as cancelled.
 - If you are unable to process the request, please contact **customer service**.



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Endorse Policy

NH4003370

- Correct Effective Date of Policy
- Modify Coverage on Policy
- Cancel Policy Insured Request
- Modify Coverage on Policy
- Update Additional Named Insured
- Modify Mortgagees
- Update Mailing Address
- Update Insured Email
- Change Pay Plan to Monthly EFT Bank Withdrawal (EFT)

If you don't see the option you are looking for, please contact Customer Service.
Click on the option to proceed. Click Back to return to the Dashboard.

Back

A screenshot of a form titled 'CANCEL POLICY - NP4001400'. The form contains the following fields:

- Policy Type: Home-H3
- Term Effective Date: 03/29/2015
- Term Expiration Date: 03/29/2016
- Cancellation Date: []/[]/[] (mm/dd)
- Cancel Notes for System: []

There are four blue circles with numbers 1, 2, 3, and 4. Circle 1 points to the 'Endorse Policy' option in the previous screenshot. Circle 2 points to the 'Cancel Policy Insured Request' option in the 'Endorse Policy' menu. Circle 3 points to the 'Cancellation Date' field. Circle 4 points to the 'Cancel Policy' button at the bottom of the form.

When you have finished, click **Cancel Policy**.
If you do not wish to cancel the policy at this time, click **Do Not Cancel Policy**.

Do Not Cancel Policy Cancel Policy

Policy Cancellation Guidelines

- Cancel Policy – Insured Request. This can be done within 30 days of the original policy effective date and backdated up to 60 days or to the term quote date, whichever is later.
- Property policy endorsement requests and cancellation requests can be honored 30 days earlier than the date received. If the request needs to be processed back farther than 30 days, documentation needs to be submitted to support the date requested.

Flat Cancellation Request Guidelines (guidelines as of 02/20/2017):

Cancel Request Email: ins@stillwater.com

1. Flat Cancel /back date requests for all “in force” policies now require the following documentation:

Home, Condo, Dwelling Fire:

- **Documentation from escrow, the closing company/attorney, the lender or another legal entity that:**
 - The home sale did not close.
 - The loan did not fund.
 - The policy was issued in error. *(If an internal error we will require the approval of and reason from a manager)*
- **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
 - ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

Renters (HO4)

- **Copy of lease agreement (showing address different that the insured location).**
- **Letter from the landlord advising the insured did not move in or they moved out.**
- **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
 - ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

2. Future Policy Effective Date (All Forms)

- If the policy has a **future effective date**, the policy can be cancelled flat without any supporting documentation.

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Update Additional Named Insured (ANI)

Named Insured (NI) is defined as the person the policy is written in the name of who has a legal and financial interest, by title, deed and/or mortgage, in the auto, property or address being covered. This person is also the auto or property owner.

Additional Named Insured (ANI) is defined as a person who has a legal and/or financial interest, by title, deed, mortgage and/or marriage to the Named Insured, if a resident of the same household.

- The feature to update Additional Named Insured (ANI) has been disabled for all external users/agents.
- This endorsement feature is available on the SalesPortal for **internal users ONLY**.
- To update/add an **ANI** please contact our Customer Service department via phone or online chat, or send your requests to underwriting@stillwater.com
* (when documentation is required).

When can the ANI be added/updated over the phone or via online chat?

We can add the **ANI** verbally or via chat if they are a spouse with the same last name as the Named Insured.

We will need the following to add:

1. First and Last Name
 2. Date of Birth
- **Adding a spouse without the same last name is acceptable, if requested within 30 days of new Business effective date.**

❖ When do we require documentation?

if requested after 30 days of new Business effective date

If the **ANI** has a different last name than the Named Insured the request must be emailed to underwriting@Stillwater.com.

We will need the following to add:

1. First and Last Name
2. Date of Birth
3. Documentation to confirm the validity of the change, for example a copy of the title or deed.

Summary

Unexpected or life-changing events happen to our policyholders. Wherever legally and technically possible we will try to accommodate these changes to enable the policies to remain in-force. We will make every effort to accommodate and retain clients when they encounter life events that require or force a change in the insurable interests on their policy. But because a change in the ANI can have significant legal consequences, we may require documentation to confirm the validity of the requested change.

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The following changes can be processed by using the **Endorse Policy** option on the SalesPortal. Please see the following Policy Change Guidelines for the following Endorse Policy options:

Update Property Unit/ Apartment

- The option to update a unit or apartment number is only available on **HO4 Renters and HO6 Condo** policies.
- This option should only be used if the street address is the same and only the unit number is changing.

Update Property Address

- The option to update a property address is only available on **HO4 Renters** policies.
- The update address must be in the same state as the current **HO4** policy.
- State to state moves require a new policy.
- Updating an address can result in a change of policy premium.
- Please click [here](#) to view additional information on updating a future effective address change on HO4 (Renters policies) .

Modify Mortgagees

- Mortgagee information can be added using this option.
 - This includes standard and reverse Mortgage entry.
- ✓ **Note: Personal/Private loan and lenders are ineligible**

Modify Additional Interest

- The option to Modify an Additional Interest is only available on **HO4 Renters** policies.
- The Additional Interest (example: **leasing company**) is added using this option.
- The **Additional Interest** is added as a **C – Certificate Holder** and will receive mailed notification.
- The certificate holder cannot make changes to the policy.
- Click [here](#) for more information on **Certificate Holders**.

Update Mailing Address

- The mailing address can be updated using this option.
- Output is not generated when this type of change is processed via the Sales Portal.
- Please click [here](#) to view additional information on adding an **international mailing address**.

Update Insured Email Address

- The Insured Email address can be updated using this option.
- Output is not generated when this type of change is processed via the SalesPortal.

Correct Cancel Date of Policy

- Some insured request cancelled policies can have the Cancellation Date amended using this Endorsement feature on the SalesPortal.
- The corrected cancel date must fall between the Current Term Effective date and the current cancel date.
- If you are unable to amend the date on the SalesPortal or do not have this option please email or fax the request for processing.

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Updating a future effective address change on HO4 (Renters policies)

If the insured has an **HO4 (Renters Policy)** and is moving to a different address in the near future there is a process for creating an amended declaration page showing a future effective address change. Use the following steps:

1. The agent will add a mailing address via the SalesPortal to match "current" place of residence.
 2. The agent will contact Stillwater customer service to endorse the new address policy using our internal operating system (AS400).
 3. When relocation occurs, the agent will use the SalesPortal to remove the Mailing address record.
- ✓ **Note:** This process is only applicable for in-state moves. For moves out of state, a new application should be submitted and Underwriting notified.

Adding an international mailing address

All requests to add an "International Mailing Address" must be processed internally by a Stillwater CSR/Processor.

Please contact customer service to process this request.

1. The Stillwater CSR/Processor will add a "**Mailing Address**" as follows:

**PO BOX 45126
JACKSONVILLE FL 32232-5126**

- ✓ **Note:** This address will be added internally using either via the SalesPortal or via the AS400, and will appear as the mailing address for all policies that mail internationally.
2. **(Internal) Stillwater CSR/Processor will add a B Note:** and label it as "**Out of Country Mailing Address.**" This note will include the complete international address that the output will be mailed to.
 3. All policies that use the above **PO BOX** are automatically flagged to the Stillwater mail room. The mailroom staff will use the address entered on the **B Note** and will prepare the documents for international mailing.

Correct First and Middle Name (or initial) of Named Insured

STILLWATER
INSURANCE GROUP

Endorsement Client ID: 900000553236
Update Name Policy: NP6505618
Insured Name: Endorse Example

First Name Middle Name

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.

AA1170685 (Endorse Example)
 NP6505648 (Endorse Example)

[Save](#)
[Cancel](#)

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Client name has been updated

[OK](#)

- 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.

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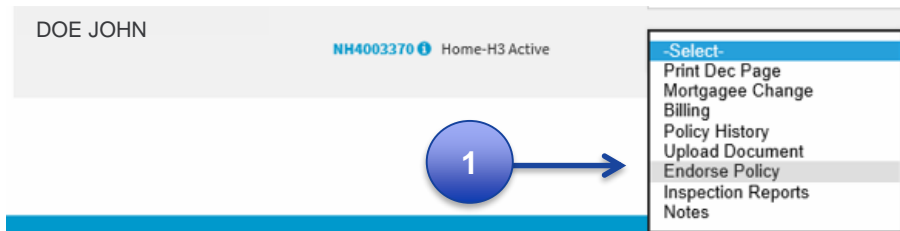
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Modify Coverage on Policy

- Policy coverages can be modified via the SalesPortal.
- All the coverage that was available when the policy was quoted can be changed via the **Modify Coverage on Policy** option.
- This includes Scheduled Personal Property.

Use the following steps to Modify Coverage:

1. Select **Endorse Policy**
2. Click on **Modify Coverage on Policy**
3. Enter the **Effective Date** and Click on the **Continue** tab



Click on the Next arrow to view the Modify Coverage Endorsement screen.

Next

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Endorse Policy

NH4003370

- Correct Effective Date of Policy ← 2
- Modify Coverage on Policy
- Cancel Policy Insured Request
- Modify Coverage on Policy
- Update Additional Named Insured
- Modify Mortgagees
- Update Mailing Address
- Update Insured Email
- Change Pay Plan to Monthly EFT Bank Withdrawal (EFT) |

If you don't see the option you are looking for, please contact Customer Service.
Click on the option to proceed. Click Back to return to the Dashboard.

Back

Endorsement

Modify Coverage

Effective Date

10 08 2018

Continue ← 3

Cancel

The **Modify Coverage** screen is very similar to the Coverage screen on the Home Quote.

Use the drop down select arrows to select or change coverages.

The screen provides the ability to change various policy coverages including:

1. Deductible

2. Policy Coverages including:

- Coverage A Dwelling
- Coverage C Personal Property
- Coverage D Loss of Use
- Coverage E Personal Liability and Coverage F Medical Payments

✓ Click [here](#) to view coverage restriction guidelines for Coverage A and C on Home, Condo, and Renters policies.

3. Other Optional Policy Endorsements.

Click [here](#) to view an Endorsement Listing.

4. There is a **Customize Replacement Cost** feature that provides an interface with 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

5. SPP – Scheduled Personal Property

Click [here](#) for more info on the SPP requirements

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Endorsement

NH4003370

FOUNTAIN HILLS AZ 85268

[Modify Coverage](#)

Premium Total: 924.73

Policy Type

H3 - HOMEOWNERS 3 SPECIAL FORM

Residence Type

PRIMARY

Construction Year

1996

Construction Type

FRAME

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	500		500
COV A-DWELLING	624800	817.03	624800
COV B-OTHR STRC	62480	INCLUDED	
COV C-PERS PROP	384625 - RC	32.50	No Change
COV D-LOSS USE	249920	INCLUDED	249920
COV E-PERS LIAB	300000	20.00	300000
COV F-MED PAY	1000	INCLUDED	1000
HOME ALERT PROT	BASIC	-7.80	BASIC
ID THEFT EXP	NO COVERAGE	NO COVERAGE	NO COVERAGE
INFLATION GUARD	COVERAGE	10.00	COVERAGE
LOSS ASSESSMENT	No Add'l Cov	NO COVERAGE	No Add'l Cov
WATER BACK UP	5000	23.00	5000
MOLD,FUNGUS,ROT	COVERAGE	INCLUDED	
WIND/HAIL DED	N/A		N/A
BLDG ORD OR LAW	10% of Cov A	INCLUDED	10% of Cov A
COVA-EXT RPLCMT	50% of Cov A	INCLUDED	50% of Cov A
ANIMAL LIAB BB	NO COVERAGE	NO COVERAGE	NO COVERAGE
SPEC PERS PROP	NO COVERAGE	NO COVERAGE	NO COVERAGE
PERS INJURY	NO COVERAGE	NO COVERAGE	NO COVERAGE

Fully Earned Fees: 30.00

Total: 924.73

[Scheduled Personal Property](#)
[Customize Replacement Cost](#)

Cancel

The following Coverage guidelines only pertain to the modification of coverage on existing policies :

Endorsement Modify Coverage Guidelines

HO3/HO5	HO4	HO6
<p>Coverage A Agents are restricted via the SalesPortal to a maximum increase of 30% above the Homes calculated replacement cost.</p> <p>Underwriting approval is required for all requests above 30% and may be submitted to Underwriting@Stillwater.com</p> <p>Coverage change requests on homes valued at 750K or higher require underwriting approval. Click HERE for more info.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>✓ Note: Stillwater provides an interface with MSB which is used to calculate Home Replacement Cost valuations.</p> <p>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.</p> </div> <p>Coverage C The value for Coverage C Personal property can be adjusted to a maximum of 75% of the Coverage A amount.</p>	<p>Coverage C Agents can update Coverage C up to \$150,000.</p>	<p>Coverage A Agents are restricted via the SalesPortal to increase Coverage A up to 30% of the current Coverage A Value.</p> <ul style="list-style-type: none"> ✓ Example: Current value of \$100,000 can be increased up to \$130,000. • Underwriting approval is required for requests over 30% of the current Coverage A value, and should be emailed to Underwriting@Stillwater.com • All requests submitted to underwriting must include written detailed justification for the increase. Valid justification would be receipt of appraisal or loan documents. We will allow Coverage A to be no more than 30% of appraised or loan value. • Underwriting will verify if a master policy is in place. Coverage requests for the full loan amount normally indicates that there isn't a Master Fire policy which would require an HO3 form. <p>Coverage C Agents can update Coverage C up to \$300,000</p>

Updating a future effective address change on HO4 (Renters policies)

If the insured has an **HO4 (Renters Policy)** and is moving to a different address in the near future there is a process for creating an amended declaration page showing a future effective address change. Use the following steps:

1. The agent will add a mailing address via the SalesPortal to match “current” place of residence.
2. The agent will contact Stillwater customer service to endorse the new address policy using our internal operating system (AS400).

3. (Internal) Stillwater CSR/Processor will use today’s date for client record update and effective date of move for endorsement date – this is the effective date the policy rating will be updated. Using the correct date is critical to the accuracy of this process.

When endorsing the policy, the Stillwater CSR/Processor will clear the location code details so the correct rating is brought forward for the new address. The Stillwater CSR/Processor will add a note which will include details on requestor, reason, dates.

4. When relocation occurs, the agent will use the SalesPortal to remove the Mailing address record.

✓ **Note:** This process is only applicable for in-state moves. For moves out of state, a new application should be submitted and Underwriting notified.

Adding an international mailing address

All requests to add an “International Mailing Address” must be processed internally by a Stillwater CSR/Processor.

Please contact customer service to process this request.

1. The Stillwater CSR/Processor will add a “**Mailing Address**” as follows:

**PO BOX 45126
JACKSONVILLE FL 32232-5126**

✓ **Note:** This address will be added internally using either via the SalesPortal or via the AS400, and will appear as the mailing address for all policies that mail internationally.

2. **(Internal) Stillwater CSR/Processor will add a B Note: and label it as “Out of Country Mailing Address.” This note will include the complete international address that the output will be mailed to.**

3. All policies that use the above **PO BOX** are automatically flagged to the Stillwater mail room. The mailroom staff will use the address entered on the **B Note** and will prepare the documents for international mailing.

Change Pay Plan to Monthly Bank Withdrawal (EFT)

Steps:

1. From Endorse Policy, select:
[Change Pay Plan to Monthly Bank Withdrawal \(EFT\)](#)
2. Enter the New Bank Account information
 - Clicking “**EFT Authorization**” opens the New Business “Electronic Debit Authorization & Confirmation”. This will be replaced by a new Confirmation that will include the EFT disclosures.
 - To accept the changes, check the box against “The Insured confirms that he or she agrees to electronic debit, and the [Terms and Conditions](#).”
 - Then Click **Save**
3. Pay Plan change **Confirmation**

Endorse Policy

NH4003370

[Correct Effective Date of Policy](#)
[Modify Coverage on Policy](#)
[Cancel Policy Insured Request](#)
[Modify Coverage on Policy](#)
[Update Additional Named Insured](#)
[Modify Mortgagees](#)
[Update Mailing Address](#)
[Update Insured Email](#)
[Change Pay Plan to Monthly EFT Bank Withdrawal \(EFT\)](#)



If you don't see the option you are looking for, please contact Customer Service.
Click on the option to proceed. Click Back to return to the Dashboard.

[Back](#)

Endorsement

Change Pay Plan to EFT



Routing #	Account #	Verify Account #
<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Type	Name(s) as shown on account (required if different than named insured)	
<input type="text"/>	<input type="text"/>	

EFT Authorization

The Insured confirms that he or she agrees to electronic debit, and to the [Terms and Conditions](#)

[Save](#)

[Cancel](#)

Pay Plan Change to EFT Confirmation

We have changed the Pay Plan on your policy to EFT. Allow at least 3 business days for this change to occur.

Tue Nov 29, 2016 9:11 PM

Policy Number:



New Account Info

Routing #: 122000247	Wells Fargo Bank Na
Account #: *****5069	Mac N9301-041
Account Type: Checking	Minneapolis, MN 55479
Name(s) on Account:	

[Done](#)

[Print 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.

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Update Bank Account Info for Monthly Payments

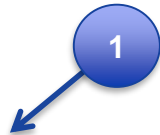
Steps:

- From Endorse Policy, select:
[Update Bank Account Information for Monthly Payments](#)
- 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**
- 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 Mortgagees](#)
- [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](#)

Endorsement

Modify EFT Account

2

Routing #: 041201512	Park National Bank
Account #: *****7868	50 North Third St
Account Type: Checking	Newark, OH 43055

Routing #	Account #	Verify Account #
<input type="text" value="041201512"/>	<input type="text"/>	<input type="text"/>

Account Type	Name(s) as shown on account (required if different than named insured)
<input type="text" value="Checking"/>	<input type="text"/>

[EFT Authorization](#)

The Insured confirms that he or she agrees to electronic debit, and to the [Terms and Conditions](#)

[Save](#)

[Cancel](#)

EFT Account Information Change Confirmation

We have changed the EFT account information. Allow at least 3 business days for this change to occur. If payment is scheduled within the next 3 business days it will be withdrawn from the prior account.

Wed Nov 16, 2016 2:01 PM
Policy Number:



Prior Account Info

Routing #: 307075259	Credit Union Of Denver
Account #: *****5533	9305 W. Alameda Pkway
Account Type: Checking	Lakewood, CO 80226
Name(s) on Account: Hymvwbmwuy Lbbfypown	

New Account Info

Routing #: 307075259	Credit Union Of Denver
Account #: *****5533	9305 W. Alameda Pkway
Account Type: Savings	Lakewood, CO 80226
Name(s) on Account: Hymvwbmwuy Lbbfypown	

[Done](#) [Print Confirmation](#)

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All applications are to be submitted via our website.

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

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

Underwriting guidelines can vary by State and Policy form. **Please click on any topic listed below to view specific Underwriting Guidelines:**

Applicant / Policy Holder

- [Prior Insurance](#)
- [Claim Loss History](#)
- [CLUE Reports](#)
- [Financial Status – NCF Reports](#)
- [Insurable Interest](#)
- [Named Insured Definition Chart](#)
- [Additional Insured/Certificate Holder](#)
- [3rd Party Notifications CA & CT](#)
- [Name Change Guidelines](#)
- [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 Homes](#)
- [Home Value / Replacement Cost](#)
- [Maintenance / Pride of Ownership](#)
- [Occupancy HO3/HO5](#)
- [Occupancy HO4](#)
- [Occupancy HO6](#)
- [Ownership Corporate Owned Condo HO6](#)
- [Ownership Condo For Sale](#)
- [Other Structures](#)
- [Personal Property/Storage Facility](#)
- [Policy Value States](#)
- [Roof Cover Types](#)
- [Solar Panels](#)
- [Solid Fuel Burning Appliances](#)
- [Utility Requirements](#)
- [Vacant Properties](#)

Exposures / Location

- [Animals \(Animal Liability\)](#)
- [Attractive Nuisances](#)
- [Brush Forest Area](#)
- [Commercial Exposure](#)
- [Domestic Workers](#)
- [Fire Protection](#)
- [Home Business](#)
- [Home Day Care](#)
- [Pools](#)
- [Protection Class](#)
- [Trampolines](#)
- [Underground Fuel Tanks](#)
- [Unsecured Personal Property](#)
- [Vehicles](#)

Prior Insurance

The **California Home HO5** form requires continuous prior insurance coverage with no lapse for the past 36 months.

Effective 11-03-16:

The following question will only appear on **California HO5 Home** quotes:

Has the applicant experienced a lapse in coverage during the past 36 months? [If "Yes", risk is Prohibited]

California HO5 is the only Home type that requires prior insurance.

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Claim Loss History

The Claim Loss History Experience review period is **36 months** or **60 months**.

Click on a state to review state specific Claim Acceptance Guidelines.

State	Loss Experience period	State	Loss Experience period
Alabama	60 months	Nebraska	60 months
Alaska	60 months	Nevada	60 months
Arizona	60 months	New Hampshire	60 months
Arkansas	60 months	New Jersey	60 months
California	60 months	New Mexico	60 months
Colorado	60 months	New York	60 months
Connecticut	60 months	North Carolina	60 months
District of Col.	60 months	North Dakota	60 months
Delaware	36 months	Ohio	60 months
Florida	36 months	Oklahoma	60 months
Hawaii	36 months	Oregon	60 months
Idaho	60 months	Pennsylvania	60 months
Illinois	60 months	Rhode Island	36 months
Indiana	60 months	South Carolina	60 months
Iowa	60 months	South Dakota	60 months
Kansas	60 months	Tennessee	60 months
Kentucky	60 months	Texas	36 months
Louisiana	60 months	Utah	60 months
Maine	60 months	Vermont	60 months
Maryland	36 months	Virginia	60 months
Massachusetts	60 months	Washington	60 months
Minnesota	60 months	West Virginia	60 months
Mississippi	60 months	Wisconsin	60 months
Missouri	60 months	Wyoming	60 months
Montana	60 months		

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.

Claim Loss History

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

AL	AK	AR	AZ	CA	CO	DC	ID	IL	KS	LA	MA
ME	MN	MS	MT	NE	NH	NJ	NM	NV	NY	OK	PA
SD	VT	WA	WI	WY							

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are **CLOSED**.

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the **INSURED/APPLICANT**

- ❖ Any Open Loss
- ❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the **PRIOR OWNER** or **TENANT** at the **RISK** address

- ❖ 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**"

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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:

DE MD RI

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ 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**

✓ Notes

- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
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❖ Underwriting Referrals

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- 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 **60 month** Loss Experience Period:

IN | NC | OH | SC | TN

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "Weather Related" loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ 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**

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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 **60 month** Loss Experience Period:

IA | ND | UT | VA

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are **CLOSED**

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Loss

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.**

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Claim Loss History

The following state reviews claims with a **60 month** Loss Experience Period:

Connecticut

West Virginia

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Loss
- Non Weather Related **Water Losses**
 - All Non Weather Related **Water Losses** should be referred to underwriting.
 - If Underwriting receives proof that the water loss has been remediated we cannot decline.

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Subrogated Loss Claims** – include details, amount paid/subrogation amounts, and claim status.
3. **Disputed Claims** – include details from prior carrier with amount paid.
4. **Non Weather Water Losses at the RISK address** - filed by the PRIOR OWNER or TENANT cannot be declined if we receive proof that the Water Loss has been remediated.

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.

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Claim Loss History

The following states review claims with a **36 month** Loss Experience Period:

Hawaii

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Loss

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.**

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Claim Loss History

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

Florida

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED

- In FL we allow the following:
- 1 Other Loss
- 1 Weather Related Loss
- 1 Non Weather Related Water Loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

❖ Any Subrogated Loss

- In FL we allow 1 "Non Weather Water Related" loss or 1 "Weather Related" loss, or 1 Other Loss.
- Freeze, Flood and Weather are all "Weather Related" losses.

Examples of ineligible combinations:

- 1) 1 Weather Related loss + 1 Other Loss = not eligible
- 2) 1 Water Related loss + 1 Other Loss = not eligible

• Liability Losses

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

❖ Any Subrogated Loss

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.

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Claim Loss History

Kentucky reviews claims with a **60 month** Loss Experience Period:

Kentucky

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "Weather Related" loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Loss

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.

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Claim Loss History

Missouri reviews claims with a **60 month** Loss Experience Period:

Missouri

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

- 1 "Weather Related" loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR PRIOR ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ 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
- Any All Others
 - 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.

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ 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**"

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.

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Claim Loss History

Oregon reviews claims with a **60 month** Loss Experience Period:

Oregon

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**
 - In Oregon we allow 1 loss, regardless of type.
 - Any sum greater than 1 does not qualify.
- Any "All Others"
 - In Oregon we allow 1 loss, regardless of type (*including water*).
 - Any sum greater than 1 doesn't qualify.
 - All claims must be closed – No open losses.

2. Unacceptable Losses – Claims filed by the INSURED AT THE RISK OR ANY OTHER ADDRESS

- **Liability Losses**
 - In Oregon we allow 1 loss, regardless of type.
 - Any sum greater than 1 does not qualify.

NON APPLICANT CLAIMS AT THE RISK ADDRESS

3. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Claims

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **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.

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Claim Loss History

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

Texas

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 statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing. Please note that all **APPLICANT** appliance related and mold losses **AT THE RISK ADDRESS** will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation.

Acceptable proof: work orders, receipt, contracts and/or permits.

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

- ❖ Any Open Loss
- ❖ 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 statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing.
 - Please note that all appliances related and mold losses will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.
 - Appliance and Accidental Discharge should be referred to Underwriting for review after obtaining a letter from the prior carrier with details of loss and payouts listed.

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

- ❖ Any Open Loss
- ❖ Any Subrogated Loss

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

1. Open Losses – include proof of closed claim and amount paid.
2. 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.

TEXAS

❖ In TX, state statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing. **Please note that all APPLICANT appliance related and mold losses AT THE RISK ADDRESS** will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.

Acceptable Loss scenarios in the past 36 months : Claims filed by the insured AT THE RISK OR PRIOR ADDRESS that are CLOSED.

- 1 Water Related Loss + 1 Other Loss
- 1 Water Related Loss + 1 Weather Related Loss
- 1 Weather Related Loss
- 1 Water Related Loss
- 1 Other Loss
- ❖ 1 Mold Related Loss
- ❖ 1 Mold Related Loss + 1 Weather Related Loss
- ❖ 1 Mold Related Loss + 1 Water Related Loss
- ❖ 1 Mold Related Loss + 1 Other Loss
- ❖ 1 Mold Related Loss + 1 Water Related Loss + 1 Weather Related Loss
- ❖ 1 Mold Related Loss + 1 Water Related Loss + 1 Other Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Water Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Weather Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Other Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Water Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Weather Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + 1 Other Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + Water Related Loss + 1 Weather Related Loss
- ❖ 1 or 2 Appliance Related Water Damage Losses + 1 Mold Related Loss + Water Related Loss + 1 Other Loss

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CLUE Reports Comprehensive Loss Underwriting Exchange

As part of the Home quote a CLUE report will run prior to policy submission.

When ordered a CLUE Report link will appear below the **Quote Number**

The CLUE report must be viewed to continue.

Click on the link to view the report.



Quote Details
Quick Links

Name
JOHN DOE

Location
1650 Clint Canyon Dr
Henderson
NV 89002

Quote Number
AH3384088

[CLUE Report](#)

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

Based on the information provided, this risk does not qualify. Number/type of losses does not qualify.

If you receive an edit please call customer service at 1-800-849-6140 for CLUE report review.

FIRSTNAME, LASTNAME F

Policy No : 20AFQ59953

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

Quote Back :

Account : 123456TST **Special Billing Id :** **Date of Order :** 08/09/2006
Date of Receipt : 08/09/2006

Requestor : STILLWATER INS **C.L.U.E. Ref. # :** 06621122834367

RECAP: RISK - 1 of Claim(s) Reported
SUBJECT - 0 of Claim(s) Reported

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

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Financial Status

In most states Stillwater runs NCF reports as part of the quote process. Credit scoring information may be one of the items taken into consideration in order to determine eligibility for insurance or the premium charged.

The following edit may appear based on information obtained from the NCF report.

If you receive this edit you will need to email underwriting for review. Please include the quote number:

Based on the information provided, this risk does not qualify. The Applicants responses are inconsistent with our records. Please contact underwriting@stillwater.com for review.

✓ Note on NCF (National Credit File) Reports:

Stillwater Insurance CANNOT disclose the results of a score to an applicant, policy holder, or agent.

Inquiries regarding scoring can be referred to Lexis Nexis at: **1(800)456-6004.**

In the event of a change in scoring at renewal, an **Adverse Action Notification** may be attached to the Renewal if the returned score is below our top tier for their state.

- The Notifications may include up to 4 reasons for the Insurance Credit Score. It will also include a unique reference number that can be communicated to Lexis Nexis if the customer wishes to obtain additional information on the credit factors.

In some cases the notification may include an additional letter if the report cannot be scored. The letter will request additional information.

- If there is no hit on the credit score, the insured is subject to our neutral/no hit/no score rating in our FIT program.
- The inability to obtain a score can stem from missing, incomplete, or incorrect information.
- Providing a SSN and verifying the Date of Birth may allow us to obtain the most current and complete information.
- This information will always be kept confidential.

No Hit Credit (NCF) – National Credit File

- If Stillwater is unable to obtain a credit score, the following edit will appear:

We are not able to obtain an Insurance Score. Please send an email with the quote number to underwriting@stillwater.com

- If you receive this edit please email underwriting@stillwater.com we can research the reason for the No Hit.

- ✓ **Note:** The entry of all information on the quote should always be verified before contacting customer service. This includes:

- **Name Spelling**
- **Address entry**
- **Social Security Number (if prompted to enter)**

IMPORTANT ADDRESS NOTE: In order to obtain an NCF score we require an address the insured has resided at for a **minimum of two years.**

Home Underwriting :

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

Insurable Interest

- Insurable interest means the policy holder must stand to suffer a direct financial loss due to loss of property or from legal liability.

Home & Condo (HO3/HO5 & HO6)

- The **Named Insured** must be an individual who is the titled owner- on deed of the of the property or;
- A **resident spouse or eligible domestic partner**, per policy definitions, is considered to be a Named Insured. Therefore if the spouse or eligible domestic partner is a resident of the subject property he or she does not need to be listed as a Named Insured or Additional Insured to be considered such.

Home & Condo (Ownership/Title):

The following properties are ineligible:

- With more than 2 individuals on the title or deed are ineligible. Any exception requests should be submitted to underwriting@stillwater.com
- Titled in the name of a trust when the trust is the Named Insured.
- Titled in the name of an LLC, or Corporation, or LLP
- Titled in the name of a Land Trust
- Homes deeding "In the Estate of"
- Homes in Probate or a Co-op
- No more than 2 mortgages are acceptable on a policy.

✓ **Note:**

We allow Family Trusts and Life Estates as **Additional Insured**.

Please click on the following tab to view the:

[Named Insured Definition Chart](#)

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Renters HO4 (Signed Lease Agreement):

Eligibility Guidelines:

- Live-in partners, such as boy-friend/girl-friend, are accepted on the same policy. Both may be listed as Named or Additional Named Insureds with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insureds, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.
- Two immediate family members (adult siblings or parent/adult child) are accepted on the same policy. If more than two reside in the household, each would need their own policy. Spouses on one policy are always acceptable, but each adult child would need their own policy. Both may be listed as Named or Additional Named Insured's with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insured's, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.
- Two or more unrelated individuals on an HO4 policy are ineligible.
- Property Management companies, the Landlord or the name of the Apartment complex may be added to an HO4 policy as a Certificate holder under the additional interest option on the policy.
- A signed lease agreement titled in the name of a Family Trust, "In the Estate of", Life Estate, Probate, Co-Op, LLC, LLP, or Corporation is ineligible. Please see the **Named Insured Definition chart**:
- Individuals who reside in an Assisted Living Facility are eligible for coverage provided they do not have a caretaker living in the home.
- Cover is not offered for Nursing Home Occupants.

Named Insured Definition Chart

Since most of our states are credit based, we want an **individual** listed as the **Named Insured** so that we are able to obtain the rate for the risk based on that individual's score. In addition, we insure personal lines risks, so regardless if the state is credit based or not, our goal is to insure risks owned by individuals. This includes their personal assets, not commercial properties or risks. For example, a client may also own personal rental properties for additional income, and these are acceptable as they are not commercial properties. While we want to capture the rate for the individual, we also recognize that some personal assets may have been placed in a Life Estate, LLC, Family Trust, Revocable or Non Revocable Trust, etc. We allow these entities to be listed as **Additional Insured** for certain policy types. **We do NOT allow them to be the Named Insured or Additional Named Insured.**

- **Family Trust** - Trust designed to allow a parent to transfer assets to his or her children directly and prevent assets from being automatically inherited by a spouse.
- **Qualified Personal Residence Trust** - A QPRT is a lifetime transfer of a personal residence (primary or secondary home) in exchange for continued rent free use of the residence for the trust term.
- **LLC** - The Limited Liability Company or LLC is not a partnership or a corporation. It is a business structure that is a hybrid of a partnership and a corporation. Its owners are shielded from personal liability, unless negligence or fraud is involved.
- **LLP** - Limited Liability Partnership. Another name for a Limited Liability Company, often used by professional associations. The partner or investor's liability is limited to the amount he/she has invested in the company, unless gross negligence or fraud is involved.
- **Corporation** - A corporation is a legal business structure that establishes the business as being a separate entity from the owner(s). The owners (who are its directors and shareholders) are shielded from personal liability, unless gross negligence or fraud is involved.
- **Power of Attorney** - written document in which one person (the principal) appoints another person to act as an agent on his or her behalf, thus conferring authority on the agent to perform certain acts or functions on behalf of the principal.
- **Life Estate** - An estate whose duration is limited to the life of the party holding it, or some other person. Also means the right to use or occupy real property for one's life.

Policy Type	Eligibility Chart						
	Family Trust Revocable & Irrevocable	Qualified Personal Residence Trust	All other Trusts	LLC or LLP	Corporation (CORP)	Power of Attorney (POA)	Life Estate
HO3 & HO5	Yes, as an Additional Insured	Yes, as an Additional Insured	NO	NO	NO	NO	Yes, as an Additional Insured
HO4	Yes, as an Additional Insured	NO	NO	NO	NO	NO	NO
HO6	Yes, as Additional Insured if Owner Occupied	Yes, as Additional Insured if Owner Occupied	Yes, as Additional Insured if Tenant Occupied	Click HERE for more information	Click HERE for more information	Yes, as an Additional Insured	Yes, as Additional Insured if Owner Occupied
EQ	Yes, as an Additional Insured	Yes, as an Additional Insured	Yes, as an Additional Insured, if OWNER occupied.	NO	NO	NO	Yes, as an Additional Insured

✓ **Note:** Click [here](#) for information on adding an **Additional Insured**.

Additional Insured (Residence Premises)

- The Additional Insured endorsement extends the definition of “insured” to include a person or organization. (**Example:** Family Trust)
- **Additional Insured** status does not give the same rights under the policy terms as a “named insured” or “insured”.
- Please click on the following tab for more information on these coverage limitations.

Additional Insured

- The Additional Insured cannot make changes to the policy.
- All requests to add an **Additional Insured** must be reviewed and approved by Underwriting.
 - Include the name of the person and organization and their interest in the residence premises.
 - If approved by Underwriting the person(s) or organization will be added on the additional Interest screen as an “A” type record.

✓ Note on adding an LLC:

Why may we request for a copy of the deed or LLC papers ?

We try to confirm by county records first. If we send back asking for proof, then it's because the county does not reflect the LLC or we need to review the deed transfer. Also, it depends on what the request is, which policy form and if it's new business or renewal. We have received requests to change the named insured to an LLC because the deed has changed, only to learn that it is not the insured's LLC. If the deed change is to a third party, the policy would need to be rewritten. If it's a scenario where I have deeded my property to my LLC, we would allow the change. Because not all situations are clear and need further review/research, we may ask for a copy of the deed.

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

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Additional Interest (Certificate Holder)

- A Certificate Holder is an entity like a an apartment complex or leasing office that requests evidence of insurance.
- **Certificate Holders** are not provided coverage and cannot make changes to the policy.
- Certificate Holders can be added on our website using the **Modify Additional Interest** Endorsement option:

Modify Additional Interest (HO4)

- A leasing company or apartment complex is added as a **Additional Interest (Certificate Holder)** and does not require Underwriting approval.
 - The SalesPortal option to Modify an Additional Interest is only available on **HO4 Renters** policies.
 - The Additional Interest (**Example: leasing company**) is added using this option.
 - The **Additional Interest** is added as a **C – Certificate Holder**.
- Requests to add a **Certificate Holder** can also be processed via the **phone** or they can be **faxed** or **emailed**.
 - This includes **HO6** policies, when the Condo requests to be listed for evidence of insurance. Please contact customer service for **Condo HO6** requests.

Click [here](#) to view unique guidelines for **CA and CT** that allow a **3rd Party mailed notification**.

California Designation of Additional Person to Receive Notification

CA only: Effective 01/01/2016 New and Renewal Business

- A Designation of Additional Person to Receive Notifications, has been added in California.
- California law requires that we allow the policyholder to designate one additional person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of a policy for nonpayment of premium.
- The designated person cannot make changes to the policy.
- The designated person will be added by our processing department on the additional interest screen as a "D" type record.
- The form will generate on all new and renewal business.
- **The CA Designation does not go into effect until 01/01/16 at which time a link to the form will be provided.**

Connecticut – Important Notice to Senior Citizens Third Party Notification

- Connecticut law permits any Named Insured **age 55 and older** to designate a third party to receive notifications.
- This includes any cancellation or non-renewal notices.
- The designated person cannot make changes to the policy.
- The designated person will be added by our processing department on the additional interest screen as a "D" type record.
- Setting up Third Party notification requires completion of the following form.
- **Click on the tab to view a copy of this form:**

FN1507 02 08

- The completed form can be **faxed** or **emailed**.

- **Fax:** (866)877-6355
- **Email:** ins@stillwater.com

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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 at 1-800-849-6140.**
- 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:

Adding a spouse with or without the same last name is acceptable, if requested within 30 days of new Business effective date.

If after 30 days:

- Documentation is not required if the spouse has the same last name.
- **Contact customer service at 1-800-849-6140.**
- If the spouse retains the maiden name we will require a copy of the marriage license or deed to confirm the spouse has an insurable interest
- **Please fax or email this documentation to Underwriting**

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

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Deleting an Additional Named Insured (ANI) or ex spouse:

Removing an ANI is permitted without underwriting approval, if requested within 30 days of new Business effective date.

If after 30 days:

- We require written consent from the Additional Named Insured or ex-spouse.
- If written consent cannot be obtained, we will need proof the Additional Named Insured is not on deed/title and not on the loan (if applicable)
- If only the deed /title is provided, we will change the Additional Named Insured to an Additional Insured only if their current address is provided.
- If proof is later provided that the Additional Named Insured /Additional Insured is not on the loan, we will then remove them from the policy.
- **Please fax or email this documentation to Underwriting**

If the Named Insured requests to be removed from the policy and replaced with the Additional Named Insured:

- We only allow this in the event of the [Death of the Named Insured](#). (Click [here](#) for guidelines).
- Situations due to **divorce** or **refinance** cannot be processed. In these instance the policy would need to be cancelled and coverage rewritten.

Correcting the Named Insured when written incorrectly.

- Spelling corrections can be endorsed by customer service.
- This includes policies accidently submitted using a maiden name or using a nickname.
- **Contact customer service at 1-800-849-6140.**
- Customer service will verify the **Named Insured** :
 - Date of Birth
 - (Social Security # - when applicable)
- **CLUE (Subject)** and **NCF** reports will be reviewed to verify if they match the Named Insured.
- **If the reports do not match, the policy must be rewritten by the agent.**

Death of the Named Insured or Additional Named Insured

The following applies to all policies types:

Named Insured – in the event of the death of the Named Insured:

- We will allow the spouse to be added as or changed to the Named Insured if the surviving spouse is already listed as an Additional Named Insured or is listed on the deed or title. In this case the spouse's date of birth and social security number are required to make the change.
- ✓ **Note : The Social Security number is not required in California.**
- We require a copy of the death certificate to confirm the Named Insured is deceased in all states.

Additional Named Insured – in the event of the death of the Additional Named Insured:

- We will require a copy of the death certificate to confirm the Additional Named Insured is deceased.

Home Underwriting :

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

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Age of Home (HO3, HO5, HO6)

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

- ✓ **Note: Exception states:**
 - **Rhode Island** and **Texas** allow homes greater than 100 years.
 - **California HO5** is only available for homes **less than 50 years old**
 - **Arizona HO3 & HO5** is only available for homes **less than 50 years old**

***Year built** The policy must be rated using the original year built. We do not use the year when the home was completed. We use the year when the home started construction.

- ✓ **Note:** For homes that have been torn down and a new home built in its place, we will update the year built to reflect the new construction. For the home to be considered new construction the foundation must be replaced and no existing walls are to remain. A copy of the county's building permit showing that the existing home was completely demolished with construction of a new replacement dwelling is required.
- ✓ **Note:** All **HO3, HO5,** and **HO6** Quotes run a **Public Records** verification to verify the construction year. This may adjust the original year built on the quote. Amending the year of construction will require underwriting review:

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Roof Updates: The following roof types must have been installed or updated based on the following guidelines:

Hip/Gable Roof Types : Max Roof Age 20 years

Composition (Asphalt)	Shingles, Asphalt/Fiberglass
Hail Proof	Shingles, Cement Fiber
Shingles, Architectural	

Flat Roof Types: Max Roof Age 10 years

Built-Up Tar & Gravel

Only allowed in AZ, CA, NM, NV and (UT: Garfield, Iron, Kane & Washington counties)

- The roof must have at least 1 inch of rise for every 12 inches of run.

Foam & Vinyl

Only allowed in: AR, AZ, CA, CO, HI, ID, IL, IN, IA, KY, ME, MS, MO, MT, NE, NV, NM, ND, OH, OK, OR, PA, SD, TN, UT, VT, WA, WV, WI, WY

- The roof must have at least 1 inch of rise for every 12 inches of run.
- If the roof is composed of spray polyurethane, it must have been applied within the last 3 years.

For more information on roofs please click on the following tab:

[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** – *Cantilever construction utilizes a beam that is anchored at only one end. The beam carries the load and allows for overhanging structures without external bracing.*
 - **Log Homes**
 - **Mobile Homes**
 - **Manufactured Homes**
 - **Metal Homes**
 - **Modular Homes** (*the exception is Florida where modular homes are allowed*)
 - A **modular home** is a home that is manufactured in a production facility and are built in two or more sections in a controlled factory setting that are then transported and assembled on location. The assemble process typically uses a traditional concrete foundation (permanent foundation).
 - **Post, Stilts or Pilings:** utilizes posts, stilts or pilings (*except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts*)
 - **Utilizes asbestos siding or roofing materials**
 - **Elevators:** Dwellings with elevators are acceptable if installed in the past 10 years and a current safety inspection is provided.
 - **Homes built fully or with the majority of the structure built underground.**
- ✓ **Note: All Dwellings and Other Structures must be well constructed and built in accordance with prevailing codes as defined by local authorities.**

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Remodeling & Renovations, Construction

- Dwellings and other structures in the course of construction or renovation are ineligible, unless prior approval is received from the company.
- Dwellings and other structures undergoing extensive remodeling are ineligible

CA CT DC FL HI KY NM TX WV

- **In the above states only:** Dwellings that have been remodeled to eliminate the garage and replace it with a living space are ineligible.

Foundation Requirements

- Dwellings must be constructed on a permanent slab, perimeter or conventional basement foundation.
- Dwellings constructed on posts, stilts or pilings are ineligible unless required by local building code and prior approval by the Company has been received.

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High Value Homes (HO3, HO5)

The High Value Dwelling program pertains to the HO3, HO5 risks with Coverage A values ranging from \$750,000 to \$5,000,000.

Note: We may require coverage higher than the calculated replacement cost based on the area and size of the home.

Please see the following guidelines:

HO3/HO5 (All states except California) Owner occupied primary <ul style="list-style-type: none">• Single Family Home	<ul style="list-style-type: none">• Agents may write up to \$1 million Coverage A with a maximum of 5000 square feet without underwriting approval.• Underwriting approval is required for homes valued over \$1 million to \$5 Million Coverage A and for homes over 5000 square feet.
HO3/HO5 (California) Owner occupied primary <ul style="list-style-type: none">• Single Family Home	<ul style="list-style-type: none">• Agents may write up to \$1.5 million Coverage A with a maximum of 5000 square feet without underwriting approval.• Underwriting approval is required for homes valued over \$1.5 million to \$5 Million Coverage A and for homes over 5000 square feet.
HO3/HO5 (All states) Owner occupied primary <ul style="list-style-type: none">• Row Home• Town Home• Duplex	The maximum Coverage A Dwelling limit is \$749,999
Secondary Homes (All States)	The maximum Coverage A Dwelling limit is \$749,999 <ul style="list-style-type: none">• Underwriting approval is required for Secondary Homes - over 5000 square feet.

Renewal Business

Coverage change requests on existing business, 750k and above require underwriting approval.

Please email all High Value quotes coverage requests to:

HighValue@Stillwater.com

(Please include the quote number)

California DIC Guidelines
Click [HERE](#) for CA (Difference in Conditions)
High Value guidelines

California DIC Difference in Conditions High Value Home Guidelines

DIC HO3/HO5 <ul style="list-style-type: none">• Single Family Home	The maximum Coverage A Dwelling limit 1.5 million <ul style="list-style-type: none">• Agents may write up to 1.5 million and/or under 5000 square feet without underwriting approval• Homes more than 5000 square feet require underwriting approval.
DIC HO3/HO5 <ul style="list-style-type: none">• Row Home• Town Home• Duplex	The maximum Coverage A Dwelling limit is \$749,999
DIC Dwelling Fire DP2, DP3	The maximum Coverage A Dwelling limit is \$749,999

Renewal Business

Coverage change requests on existing business, 750k and above require underwriting approval.

[High Value Home Guidelines](#)

Please email all High Value quotes coverage requests to:

HighValue@Stillwater.com

(Please include the quote number)

Home Replacement Cost Valuation (HO3, HO5)

MSB (Marshall & Swift/Boeckh) Interface

- The responses to questions during the Home quote directly interface with MSB.
- The Coverage 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 **HO3** and **HO5** policies.

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

[Property Inspections](#)

- Residence Premises with damaged or broken or boarded windows are ineligible
- Residence Premises with damaged roof, missing or lifting shingles are ineligible
- Residence Premises with damaged or unpainted siding are ineligible
- Residence Premises with damaged or rotten or unpainted wood are ineligible
- Residence Premises with damaged or rotten or unpainted fascia boards or soffits are ineligible
- Residence Premises with damaged, missing or peeling paint are ineligible
- Residence Premises with damage or cracks to the foundation are ineligible.
- Residence Premises with damaged chimney are ineligible.
- Residence Premises with missing or damaged stairs that present a trip fall hazard are ineligible.
- Residence Premises with missing railings that present a trip fall hazard are ineligible.
- Residence Premises with damaged concrete that present a trip fall hazard are ineligible.
- Dwellings and other structures susceptible to damage due to construction design or site location are ineligible.
- Residence Premises with unrepaired damage are ineligible.
- Residence premises with overgrown vegetation are ineligible.
- Residence Premises with overhanging tree limbs are ineligible.
- Residence Premises with vegetation in contact with the property or roof are ineligible.
- Residence premises with excessive debris are ineligible.
- Residence premises with damage to other detached structures are ineligible.
- Residence Premises with damaged or broken fencing are ineligible.
- Residence premises with unsecured appliances are ineligible.
- Residence premises with unsecured personal items are ineligible.

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Occupancy Guidelines

Home HO3/HO5	Renters HO4	Condo HO6
<p>The residence premises must be owner occupied and used as the primary insured residence by the Named and or Additional Named Insured.</p> <p>VACANT Dwellings are ineligible. This would include, but not be limited to:</p> <ul style="list-style-type: none"> • Abandonment • Condemnation <p>New home purchase must be occupied within 60 days after purchase.</p> <p>ROOMMATES, TENANTS, RENTERS, BOARDERS & LIVE IN EMPLOYEES</p> <ul style="list-style-type: none"> • Any residence premise that is either tenant occupied or occupied in part or in whole to a renter, boarder or live in employees is ineligible. • Homes with for rent signs are ineligible. <p>HO3 SECONDARY & SEASONAL HOMES Stillwater Insurance provides Coverage for Secondary/Seasonal Homes based on certain conditions.</p> <p>Click here for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Homes.</p>	<p>The residence premises must be rented by the Named and or Additional Named Insured.</p> <p>VACANT Dwellings are ineligible. This would include, but not be limited to:</p> <ul style="list-style-type: none"> • Abandonment • Condemnation <p>FAMILY MEMBERS Two immediate family members (adult siblings or parent/adult child) are accepted on the same policy. If more than two reside in the household, each would need their own policy. Any residence with more than 2 adult family members (adult siblings or parent/adult child over the age of 24) are ineligible.</p> <p>Spouses on one policy are always acceptable, Both may be listed as Named or Additional Named Insured's with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insured's, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.</p> <p>LIVE-IN PARTNERS Live-in partners, such as boy-friend/girl-friend, are accepted on the same policy. Both may be listed as Named or Additional Named Insureds with no proof or lease/rental agreement needed. SPP for both parties is permitted to be listed under the single policy. Please note that if both parties are listed as Insureds, claims settlement checks will list both parties. The individual parties will be responsible for determining their share of the proceeds.</p>	<p>HO6 CONDO OWNER OCCUPIED & TENANT OCCUPIED The residence premises must be owner occupied and used as the primary insured residence by the named and or Additional Named Insured.</p> <p>Exception: HO6 – We allow a Tenant Occupied HO6 as well as a Secondary HO6.</p> <p>VACANT Dwellings are ineligible. This would include, but not be limited to:</p> <ul style="list-style-type: none"> • Abandonment • Condemnation <p>New condo purchase must be occupied within 60 days after purchase.</p> <p>ROOMMATES, TENANTS, RENTERS, BOARDERS & LIVE IN EMPLOYEES</p> <ul style="list-style-type: none"> • Any residence premise that is either tenant occupied or occupied in part or in whole to a renter, boarder or live in employees is ineligible. <p>HO6 TENANT OCCUPIED Stillwater offers a Tenant Occupied Condo based on the following guidelines:</p> <ul style="list-style-type: none"> • The unit must be owned by the Named Insured and leased to a long term tenant, 2 month leases are required (or month to month leases with the same tenant for long term occupancy) -no monthly, weekly or seasonal properties are eligible. • The lease cannot be signed by more than 2 individuals <p>HO6 SECONDARY & SEASONAL CONDOS Stillwater Insurance provides a Secondary/Seasonal HO6 based on certain conditions.</p> <p>Click here for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Condos.</p>

Corporate Owned Property Surcharge (Condo HO6 only)

Form availability:	Surcharge
HO6 Condo In Select States	25%

If the Condo is owned/titled in the name of a corporation, association, business, church or non profit organization the following questions must be answered. A **surcharge of 25%** will apply to the policy.

LLC, LLP or Corporations are only available for **HO6** in the following:

Corporate Owned Condo HO6 state availability:

Alaska	Arizona	California	Colorado	Delaware	District of Col.	Idaho	Iowa	Illinois	Indiana
Kentucky	Minnesota	Mississippi	Nebraska	New Hampshire	Ohio	Oregon	Texas	Wyoming	

Is the dwelling owned/titled in the name of a corporation or a business? * Yes No

Corporation/Business Name *
Name is required

Corporation/Business Phone Number *
Phone number is required

The following edit will appear for those states not listed above when a dwelling titled in the name of a corporation or a business is ineligible.

This risk does not qualify for our program. We are unable to provide a quote for this risk.

✓ **Note:** In all other states we only allow an LLC, LLP or Corporation to be added as an **Additional Insured** when the Condo unit is **Tenant Occupied**.

Condo Name Change Guidelines (Eff 09-30-19)

- In the above states we can now endorse a policy to change the Named Insured from an individual to a Corporate Entity or vice versa.
- We previously required a **rewrite**: If the name on the title has changed to an LLC or vice versa.
- If we have a risk that is owned by our insured's LLC, and this has been verified, we will allow the change and apply the corp surcharge (where applicable).
- If there has been a **change in ownership** since written to an LLC that is not our insured's, **we require the risk to be rewritten**.

Please click on the following tab to view a chart that includes additional information on **Named Insured – Additional Insured Eligibility**.

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Eligibility Chart

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Condo for Sale

The following question has been added on the Questions tab for HO6 Condo, Townhome quotes **in all states except**:

- **Texas**

Is the Condo/Townhome currently listed For Sale or is it anticipated that it will be For Sale in the next 90 days?
[If "Yes", risk is Prohibited] *

YES NO

If YES is selected the following edit is displayed:

Based on the information provided, this risk does not qualify. Property is for sale.

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Other Structures Coverage B increase

Form Availability

HO3, HO5

Other structures are defined as:

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

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

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

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

This value can be increased via endorsement.

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

Please provide the following information when requesting an increase to Other structures:

- Provide the type of structure
- The square footage of the structure if applicable.
- If it is a shop or studio (Please include what is used for)
- Value (amount of additional coverage needed)

Examples of Other Structures:

- Boat Docks
 - Detached Carport
 - Fences
 - Detached Garage
 - Gazebo
 - In ground Pools (above ground are considered personal property)
 - Shed
 - Shops
 - **Solar Panels** (detached from main structure are considered **Coverage B**, if they are attached to the main structure they are considered as **Coverage A Dwelling**)
 - Studio
- ✓ **Note: All Other Structures must be in good condition.**

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

[Ineligible Structures](#)

Home Underwriting :

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

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Ineligible Other Structures

All Other Structures must be in good condition.

The following Other structure requests are not eligible:

Underwriting reviews all requests for increased limits on 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](#) are prohibited...but Underwriting may make an [exception in Arizona & California only](#)

Underwriting Exceptions for AZ & CA

Email or fax the information to underwriting and include the following:

- Quote or policy number
- 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)

Home Underwriting :

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

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Personal Property (in a storage facility)

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is **10% of the limit of liability for Coverage C, or \$1,000, whichever is greater.**

However, this limitation does not apply to personal property:

(1) Moved from the "residence premises"

because it is:

(a) Being repaired, renovated or rebuilt;

and

(b) Not fit to live in or store property in;

or

(2) Usually located in an "insured's" residence, other than the "residence premises".

The above Personal Property restrictions do not currently apply in the following States:

- **Hawaii**
- **New York**
- **North Carolina**
- **Virginia**

The above Personal Property restrictions do not apply to the following **States** prior to the **New Business and Renewal Dates** listed:

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

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Policy Value States (HO3, HO5)

In **Policy Value States** the valued policy is designed to eliminate any dispute over the amount owed in the event of a **total loss**.

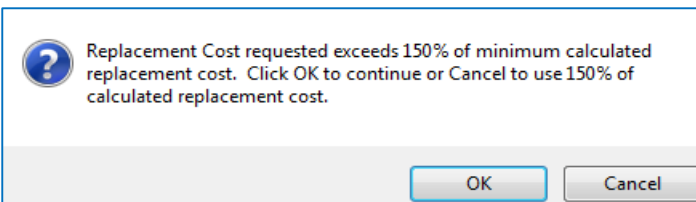
Example:

If the replacement cost of the structure is \$200K but we wrote the policy with a structure limit of \$300K, we would owe the \$300K policy limit absent fraud....

As a result, we limit the amount of Coverage A for the states listed below:

Policy Value States						
AR	FL	GA	IA	KS	LA	MN
MS	MO	MT	NE	NH	ND	OH
SC	SD	TN	TX	WV	WI	

- In these states there is a **150% limit increase for Coverage A**.
- Coverage A cannot be increased greater than 150% of the minimum calculated replacement cost.
- **When Quoting in these States, an edit will appear if an attempt is made to increase the Coverage A more than 150% over the minimum calculated replacement cost value:**



The replacement value can also be adjusted using the **MSB Interface** on our quote site.

Example:

- The preliminary rate comes back at 100k, making the maximum limit for Coverage A 150k.
- If more coverage is required, complete the custom MSB. If the customized replacement comes back at 200k, you can use that amount.
- If additional coverage is still needed the replacement value can be increased by an additional 50% (200k by 50% = 300k).
- At that point, the replacement value is at the max allowed.

Click [HERE](#) for more information on the MSB replacement cost adjustment feature.

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Roof Types – Roof Covers (HO3, HO5)

All roofs must be in good condition, regardless of type.

If there is any known damage, deterioration, missing shingles, excessive granular loss, raised/lifting shingles, or more than 1 layer of shingles on the roof the risk is ineligible.

Exception - Florida allows 2 layers of shingles and Kansas allows Composition over Wood.

Please click on the following link to view additional information on Roof eligibility (including photos):

[Roof Cover Types](#)

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

Actual Cash Value Loss Settlement (Windstorm or Hail Losses Roof Surfacing)

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

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

Click [HERE](#) for more information.

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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:

[Other Structures](#)

If they do not know the kWh use the 4 kWh option.

Open topic with table of contents

Photovoltaic System, 4 kWh

A photovoltaic solar panel system that uses solar cells to convert sunlight into electricity. The solar cells are combined into photovoltaic modules, which are connected together into a system or an array. The modules are mounted into a rack system based on installation location. Racks could be mounted to the ground or roof. The photovoltaic system produces electricity in the form of direct current, which is converted to alternating current using a solar inverter unit. The electricity generated is used by the structure or fed back to a grid system, such as a local or public power company grid.

Included in Cost: Roof mounted grid-tied photovoltaic solar panel system that generates 4.1 kilowatts (kW) of electricity, twenty (20) 205 watt 16 volt 59" x 39" photovoltaic panels, DC/AC solar power inverter, aluminum rack system, combiner panel board, safety switches, lightning arrestors, grounding rod, conduit and wiring to power grid at service panel, feeder wire, connection and activation of photovoltaic array, and installation labor.

Enter the number of 4 kWh photovoltaic systems found in the home.

Electrical & Wiring

Photovoltaic System, 4 kWh

Add Electrical & Wiring

Required

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MSB entry tip:

Solar Panels are located in the **Construction Details** section under **Electrical & Wiring**. Select **Photovoltaic System (2 kWh or 4 kWh)** and then **enter the number of systems**.

Ask for the dollar amount (what they paid for the system) When you enter the # and re-calculate the MSB the replacement value increase should be close to what they paid for the system.

Construction Details (6)

Foundation Materials

Concrete

Basement Details

None

Exterior Wall Framing

Stud, 2" X 4"

Interior Wall Framing

Stud, 2" X 4"

Superstructure Framing

None

Roof Structure

Rafters, Wood with Sheathing

Floor/Ceiling Structure

Wood Joists & Sheathing

Electrical & Wiring

200 Amp Service, Standard

Select

400 Amp Service, Standard

600 Amp Service, Custom

600 Amp Service, Standard

800 Amp Service, Custom

800 Amp Service, Standard

Lighting System, Central

Lighting, Low Voltage

Photovoltaic System, 2 kWh

Photovoltaic System, 4 kWh

Wiring, Cable, Satellite & Phone

Wiring, Category 5

Utility Requirements

The Age of the Dwelling cannot exceed 100 years. However if the age of the dwelling is greater than 50 years then the Dwellings must meet the following system update requirements:

HEATING

- Dwellings utilizing a primary source of heat that is not thermostatically controlled are ineligible
- Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.
- **Dwellings constructed over [50 years](#) ago require updates to Heating, Ventilation and Air Conditioning.**

ELECTRICAL

- Dwellings must have an electrical system that utilizes circuit breakers.
- Dwellings that utilize fuses are ineligible
- **Dwellings constructed over [50 years](#) ago require updates to Electrical/Wiring.**

PLUMBING

- Dwellings must have a plumbing system constructed from modern pipe materials such as copper or rigid plastic (e.g. PVC). This does not include plumbing outside the dwelling, drain pipes, sprinkler irrigation systems, or gas pipes.
- **Dwellings constructed over [50 years](#) ago must have a plumbing system that utilizes modern pipe materials which have been “totally replaced” with modern pipe materials such as copper, PEX or PVC. Polybutylene and galvanized plumbing is ineligible.**

Click [here](#) for more information on utility update discounts.

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Animal Liability (HO3, HO4 HO5, HO6 Owner Occupied)

Stillwater's Home, Condo, and Renters policies generally exclude coverage for Animal Liability. However, in certain states the insured can buyback the Animal Liability.

Click on the Animal Liability Tab to view state specific guidelines. Which includes unique state exceptions.

[Animal Liability](#)

Note:

- The Animal Liability Buyback limit must match the policies liability limit. The available coverages are \$100,000 and \$300,000.
- Risks which have any of the following are ineligible for our program: horses, cows, sheep, or other farm animals (**excluding chickens**), either owned or boarded.
- All **service animals** that qualify as a service animal under the American with Disabilities Act (ADA) are permissible, regardless of type or breed. However note, if the service animal is a dog, which is considered an ineligible breed, the ABB coverage endorsement will not be available for buy back. A certificate showing the animal is a service dog is required. The certificate must be emailed to underwriting@stillwater.com
- According to the Americans with Disabilities Act (ADA), **service animals** are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include:
 - Guiding people who are blind
 - Alerting people who are deaf
 - Pulling a wheelchair
 - Alerting and protecting a person who is having a seizure
 - Reminding a person with mental illness to take prescribed medications
 - Calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack
 - ✓ **Note:** Service animals are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA.
- K9 Police Dogs are **NOT** eligible as an acceptable type of service animal that would otherwise not qualify.
- **Animal Liability Buyback is NOT available for Tenant Occupied Condo HO6.**

Prohibited Breeds:

- Akita
- Alaskan Malamute
- American Staffordshire Terriers
- **Boxer (No longer a prohibited breed as of 03-15-16)**
- 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.

Click on the Animal Liability Tab to view state specific guidelines. Which includes unique state exceptions in the following states: .

[AZ](#) | [CA](#) | [FL](#) | [MD](#) | [MO](#) | [NV](#) | [NJ](#)

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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.

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Brush / Forest Area

Brush is considered to be all native brush, weeds, grass and hazardous vegetation that is not maintained, or maintained at a height of more than (3) inches above the ground.

HO3, HO4, HO5, HO6.

Residence Premises that are located within 400 feet of what we consider brush or forested areas are ineligible risks. There must be at least 400 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

CA HO5

In California Residence Premises that are located within 1,000 feet of what we consider brush or forested areas are ineligible risks. There must be at least 1,000 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

✓ **Note:** In the following states the Home Quote uses digital Brush mapping. [AZ, CA, NV, OR WA](#)

Brush Mapping is intended to determine risks that are not eligible due to brush exposure. If the quote is allowed it does not guarantee that the risk is eligible. We will still perform our standard Property Inspection and if the inspection reveals that there is an unacceptable brush exposure the policy will be cancelled.

If you wish to verify an address for possible brush exposure, please email brushapproval@Stillwater.com for review.

States that do not utilize Digital Brush Mapping ask the following Question.

Is the dwelling located within 400 ft. of brush area, forested area or any area of increased fire hazard?
[If "Yes", risk is Prohibited] *

YES NO

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Commercial/Industrial Exposure

HO3, HO5

Dwellings located in or within **100 feet** of a Commercial/Industrial locations are **ineligible**. Golf courses are acceptable.

HO4

Rental units that are located over a store/commercial location/business are allowed.

HO6

Townhomes/Condos that are located over a store/commercial location/business are allowed.

✓ **Note:** Schools and Churches are **NOT** considered a Commercial or Industrial Location.

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Domestic Workers

A “Yes” response to the following eligibility quote Question will make the risk ineligible.

Does the applicant employ any domestic workers more than 10 hours per week at this dwelling premises?
[If "Yes", risk is Prohibited] *

YES NO

Click [HERE](#) to view information on [Workers Compensation Coverage in California, New Jersey and New York](#).

Fire Protection

In order to be eligible to qualify, a dwelling must be within 5 road miles of a responding fire station that is manned year round 24 hours a day.

Fire hydrants must have a capacity to support a minimum draw of 250gpm for two hours (minimum 30,000 gallons) and roads leading to the dwelling must be accessible by fire crews and open year round.

FLORIDA (Monroe County) Alternative Water Source

Risks located in Monroe County, FL may allow an Alternative Water Source if the risk is not located within 1,000 feet of a fire hydrant.

Please fax or email the Quote Number requesting
FL Monroe, County Alternative Water Source Review
Fax: (866)290-2667

Email: underwriting@stillwater.com
Underwriting will respond back to advise

Click [here](#) for information on **Protection Class Guidelines**.

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Home Business

Residence Premises which have a business or business supplies or equipment located at the location address are *ineligible. This includes any activity which results in foot traffic, employees, or inventory/storage of tools.

Business means:

A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;

or

Any other activity engaged in for money or other compensation,

* Except the following:

1. **One or more activities, not described in 2 through 4 below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;**
2. **Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;**
3. **Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or**
4. **The rendering of home day care services to a relative of an "insured".**

If the insured conducts business in the home and the business property does not exceed the business limits in the contract, there is no signage, no advertising or foot traffic, the agent can contact Underwriting for consideration

✓ **Note: In the following states we will allow a Home Business if that business is insured under a separate business owners (BOP) policy issued by Stillwater:**

- Arizona, Arkansas, California, Colorado, Florida, Idaho, Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Utah, Wisconsin and Wyoming.

We ask the following Home Detail Underwriting eligibility question in these states:

- Is there a business conducted on the property that is **not insured** under a separate business owners policy issued by Stillwater? [If **yes**, risk is prohibited]

Click [here](#) for more information on **Home Day Care**

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Home Day Care

Please click on the following tab for additional information on [Limited Home Day Care Coverage](#) and under what circumstances Home Day Care coverage is considered a “Business”:

[Limited Home Day Care](#)

***Maryland is the only exception.**

Please click on the following tab for additional information regarding the [Maryland Day Care Endorsement](#)

[Maryland Home Day Care](#)

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Pools

Residence premises with Pools are subject to the following guidelines:

- All pools must be in a secured area that prevents unauthorized access to the pool.
- This can be where the full perimeter of the yard is fenced or walled with a gated entrance, or
- The pool itself is enclosed by a permanently installed screen or fence.
- Empty or unmaintained pools are ineligible.
- Pools with diving boards are ineligible.
- Pools with slides are acceptable.
- Above-ground pools are acceptable in all states, as long as they follow the above guidelines.

Protection Class / Location

Protection Classification is a rating system with a range from **1** (best) to **10** (worst) that numerically ranks a community's municipal fire protection system. PC 1 represents an excellent fire protection system, and PC 10 indicates virtually no protection.

- The Quote system will assign a protection class based on the zip code.
- If the zip code has a territory **split** the below Home Quote Detail Question will be enabled:

Is there a fire hydrant within 1000 ft. of the residence?

YES NO

- A **“YES”** response to the fire hydrant will rate the risk in the designated protection class
- A **“NO”** response would rate the policy using protection class 9.

We allow quoting in protection class **1-9** in all states with the following exceptions:

- **High Value Homes** are unacceptable if the protection class is higher than **8** in any state.

Click [here](#) for information on **Fire Protection Guidelines**.

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Trampolines

Residence premises with a trampoline are acceptable in all states for risks under the following conditions.:

- **The trampoline must be equipped with a properly installed safety net.**
- **The trampoline must be located in a fenced portion of the yard.**

Dwelling Fire Policies

- **The above guidelines only pertain to HO3, HO4, HO5 and HO6 policies.**
- **Dwelling Fire residence premises that have trampolines prior to or after submission are ineligible in All States.**
- **Exception:** UT allows trampolines with a properly installed safety net.
- **Please see the [Dwelling Fire Product Guide](#) for more information.**

Underground Fuel Tanks

Residence premises with underground fuel tanks are not acceptable.

Exceptions:

- **AK** and **MA** allow underground fuel tanks.
- Decommissioned underground fuel tanks are ok in all states, but please email proof to underwriting@stillwater.com
- Above ground Oil tanks located in the basement are acceptable in all states.
- Underground propane tanks are acceptable in all states.

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.**

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**Thank You for your support of the
Stillwater Insurance Group.**

