



Home

HO3, HO4, HO5, HO6

Product and Underwriting Guide

Home Product Guide

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FIRST is down every morning from
4:25 AM EST to 6:30 AM EST

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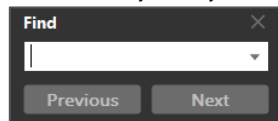
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Updated 05-19-23

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Stillwater Insurance Group consists of the following companies:

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

Stillwater Insurance Group is AM Best rated A-Excellent.

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

Contact Information

Underwriting & Submissions

Phone: 1-800-849-6140

Fax: 1-866-290-2667

Email: underwriting@stillwater.com

Service Hours

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

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

Service & Endorsements

Phone: 1-800-849-6140

Fax: 1-866-877-6355

Email: ins@stillwater.com

Evidence of Insurance

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

Mailing Address

Stillwater Insurance Group

P.O. Box 45126

Jacksonville, FL 32232-5126

Physical Address (for Overnight deliveries)

Stillwater Insurance Group

6800 Southpoint Parkway, Suite 700

Jacksonville, FL 32216

Claims

Toll Free: 1-800-220-1351

Fax Number: 1-800-491-7683 or 1-402-242-4872

Email: claims@stillwater.com

Claims Mailing Address

Stillwater Insurance Group

12500 I Street, STE 100

Omaha, NE 68137

Marketing Materials

Marketing Brochures are available by clicking on **Docs & Guides** and **Marketing Materials**

The screenshot displays the Stillwater Insurance Group website interface. At the top, the logo and navigation links (Bulletin Board, Live Chat, Contact Us, Logout) are visible. Below the header is a main navigation bar with icons for Dashboard, Docs & Guides, Reports, Agent Admin, and Contact. A sidebar on the left lists various guides and documents, with 'Marketing Materials' highlighted. A blue arrow points from 'Marketing Materials' in the sidebar to the 'Marketing Material' section on the right. This section features a grid of eight insurance product brochures: Auto, Home, Umbrella, Renters, Landlord, Commercial, Condo, and Earthquake. Each brochure includes a representative image, the product name, and an 'Add' button.

STILLWATER
INSURANCE GROUP

Bulletin Board | Live Chat | Contact Us | Logout

DASHBOARD **DOCS & GUIDES** **REPORTS** **AGENT ADMIN** **CONTACT**

Auto Product Guide
BOP Guides +
Dwelling Fire Product Guide
Home Product Guide
Umbrella Product Guide
Marketing Materials
Digital Library
EC Purchasing
Policy Documents

Documents & Guides

Marketing Material

Auto
Home
Umbrella
Renters
Landlord
Commercial
Condo
Earthquake

STILLWATER
AUTO INSURANCE
Add

STILLWATER
HOMESOWNERS INSURANCE
Add

STILLWATER
UMBRELLA INSURANCE
Add

STILLWATER
RENTERS INSURANCE
Add

STILLWATER
LANDLORD INSURANCE
Add

STILLWATER
BUSINESS OWNERS POLICY
Add

STILLWATER
CONDOMINIUM INSURANCE
Add

STILLWATER
EARTHQUAKE INSURANCE
Add

Submit Authority

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

Application Submission

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

Quote Questions

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

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

Submitting

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

Click below for information on starting a Quote:

Start a Home Quote

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 [Name] 9

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.

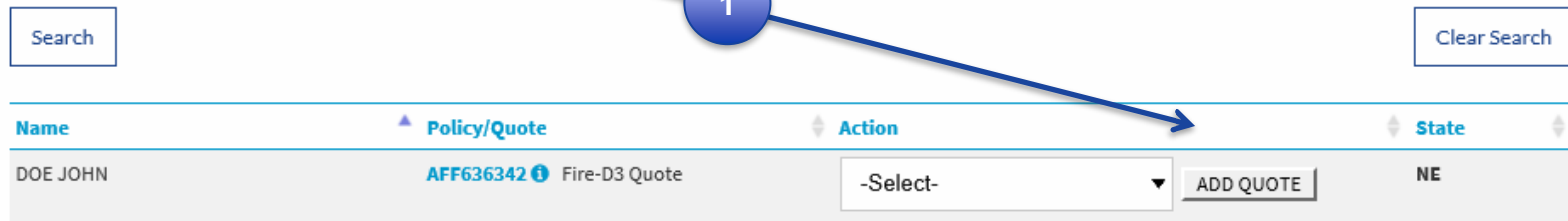
Click [here](#) for more info on the **Add Quote** feature.

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. The first row contains: DOE JOHN, AFF636342 Fire-D3 Quote, -Select-, and NE. An arrow labeled '1' points from the 'Add Quote' link in the instructions to the 'ADD QUOTE' button in the 'Action' column of the table.

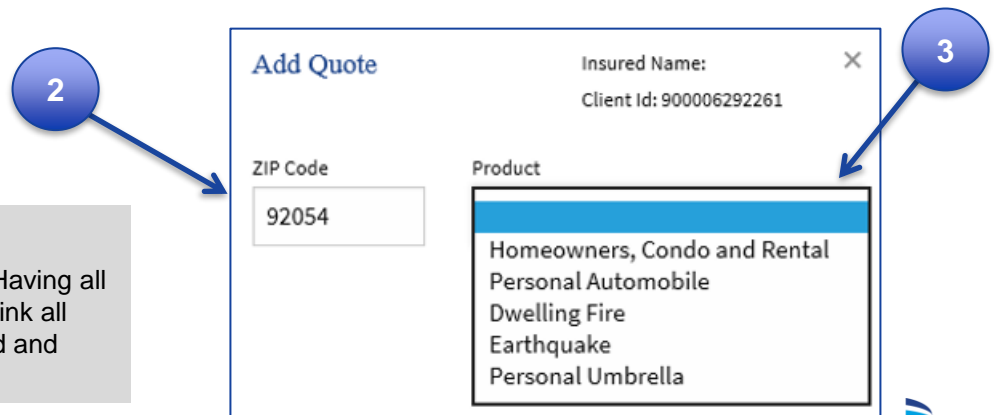
Name	Policy/Quote	Action	State
DOE JOHN	AFF636342 Fire-D3 Quote	-Select- ADD QUOTE	NE

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 has fields for 'Insured Name' and 'Client Id' (900006292261). Below these are 'ZIP Code' (92054) and a 'Product' dropdown menu. An arrow labeled '2' points to the 'ZIP Code' field, and an arrow labeled '3' points to the 'Product' dropdown menu.

Add Quote ×

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(IBM).
- 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

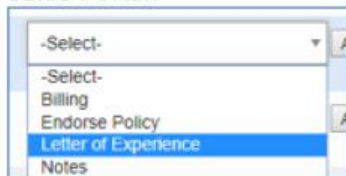
Stillwater Insurance provides a letter (**LOE**) that shows the insured's Loss History while insured with Stillwater Insurance Group.

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.

DocuSign

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

Required Acknowledgment Forms

We require that certain forms are reviewed with the applicant, to ensure they understand the terms and conditions.


These forms can be sent to the applicant/insured via **DocuSign** for their signature.

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

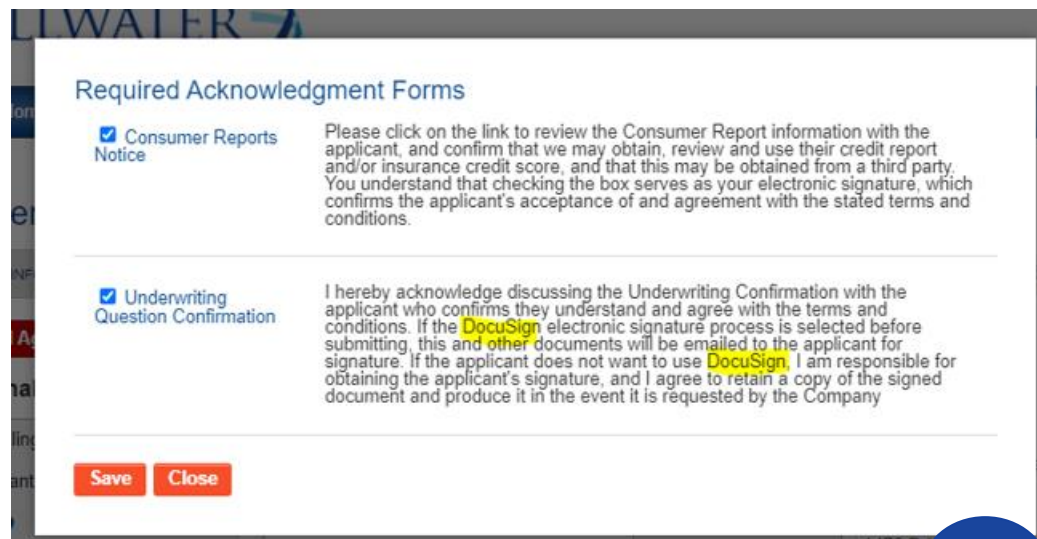
The **DocuSign** selection screen will appear after a Billing Plan is selected on the **Supplemental Info** Quote screen.

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

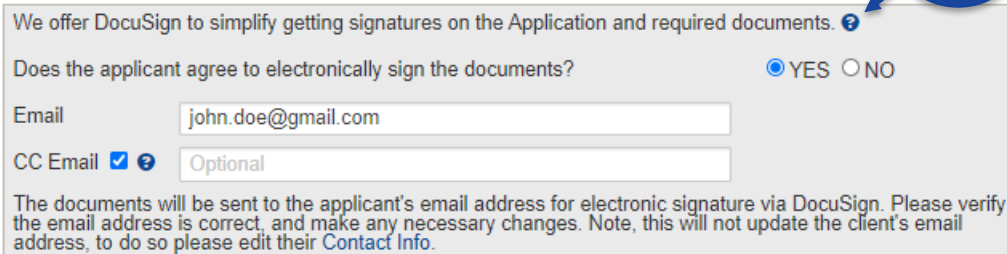
There is an option to add a CC Email.

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

[Click here](#) for DocuSign FAQs



DocuSign Electronic Signatures



Next 



FAQs

What is an envelope?

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

Can the application be altered and resent? For example, change an effective date.

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

Can we email or mail a hard copy if the insured wants to sign a paper application?

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

Can agents see the completed envelope? Can they get a copy?

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

The Driver Exclusion form does not list all the excluded drivers what can we do to help the agent?

Email docusign@stillwater.com along with the policy number, name of the insured, and the missing excluded individuals. We can then add the missing drivers to the form and resend the form to the insured for signature. Please verify the information is correct before sending your request.

The insured called and is getting a DocuSign envelope but I can't see it in our Stillwater account?

Many agents already use DocuSign please check to see what account they are using. The agent maybe using their own account, we are unable to view another agent's account only our own.

Is DocuSign available in all states for all agents?

Not all states have been rolled out for the DocuSign product.

If in the quoting process it does not offer the option for DocuSign then it is not offered in that state.

To see the **application** and if it is a DocuSign application or not after it has been issued;

Pull up your policy in FIRST look under policy documents:

Documents available for Viewing and Printing listed by date processed:	
APPLICATION (DocuSign)	2017-08-01
NEW BUSINESS	2017-08-01
EFT LETTER	2017-08-01
ENDORSEMENT	2017-08-01

Is the agent required to also sign the DocuSign application?

No, we do not require the agent to sign the DocuSign application.

What happens after they "finish" signing?

DocuSign will send the insured a copy of the completed email and documents. They can review the documents, print and save to a local file or the desk top.

Why does the consumer keep getting reminder notifications?

How do we stop them?

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

Click [HERE](#) for more info on follow-up notifications if the insured does not complete the DocuSign.

[◀Back to DocuSign Menu](#)

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Updated 10-28-20



DocuSign Reminder Notifications

The time-lines shown below indicate the dates follow-up reminders are sent to the insured.

Home all Forms

Day 3 – Send Reminder Email #1

Day 7 – Send Reminder Email #2

Day 10 – Send Final Email

❖ Day 21 – Void DocuSign envelope

❖ The agent will need to acquire the signatures. The EFT and other required forms are mailed to the Policy holder

California DIC

Day 7 – Send Reminder Email #1

Day 17 – If not completed the policy is cancelled

Day 18 – Application, forms, and cancel notice are mailed to the Policy holder.

❖ Day 58- The Policy will cancel if the forms are not returned signed

❖ Policy can be reinstated with Signed Forms if received within 30 days.

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

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

- 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**
- **Town Home HO6**

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

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)

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

- **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	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.
- **CO, NE, TX, WV & WY= 30% if insured with Stillwater or with another carrier.**

Home Occupancy guidelines:

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

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

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).

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

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.
- **CO, NE, TX, WV & WY= 30%** if insured with Stillwater or with another carrier.

Condo Occupancy Guidelines:

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

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

Secondary/Seasonal Home

California

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

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

Florida:

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

Hawaii, North Carolina, South Carolina :

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

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

Florida	<ul style="list-style-type: none">• The Home must be occupied by the named insured.• If the Secondary Home is unoccupied for more than 6 months out of the year, we require that the home is located in a gated community or that it has a monitored central alarm system.
Hawaii and North Carolina	<ul style="list-style-type: none">• The Home must be occupied by the named insured.• The Secondary/Seasonal Home cannot be unoccupied (vacant) for more than <u>6 months out of the year</u>.• The Home <u>must</u> be located within a limited access community or building (requires security guard or passkey gates).• The risk should be owner occupied <u>continuously</u> for a minimum of <u>4 months out of the year</u>.
South Carolina	<ul style="list-style-type: none">• The Home must be occupied by the named insured.• The Secondary Home cannot be unoccupied for more <u>than 6 months out of the year</u>.

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).

Duplex (HO3/HO5)

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

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

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

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

Click on a tab to view Policy Coverage information:

HO3/HO5 Policy Coverage

HO6 Policy Coverage

Duplex Guidelines:

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

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

Town House (HO3/HO5) or (HO6)

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

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

Row House (HO3/HO5)

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

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

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

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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. The Maximum Coverage A Value is \$749,999 Homes with a square footage below 500 square feet are ineligible.</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>Other Structures</p> <p>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>Click on the following to view more info on:</p> <p>Personal Property in a Storage Facility</p>
Additional Living Expense Coverage D	Liability	Medical Payments
<p>The policy provides options of 20% or 40% of Coverage A if a covered loss makes the home unfit to occupy.</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>
<p>✓ Note: Coverage is subject to exclusions and limits. Click on the following tab to view a Basic Coverage Chart:</p> <p>HO3/HO5 Basic Coverage Chart</p>		<p>Click on the other Form tabs to view information on that form:</p> <p>HO4 HO6</p>

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

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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 an HO3, HO5, HO6, or HO4

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

Property Coverage A

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

The amount the Condo quote initially includes for Coverage A varies by state.

Please click on the following tab for more information on selecting Coverage A Dwelling Coverage Limits:

Coverage A Limits

The Condo quote allows agents to bind up to **\$350,000 on Coverage A.**

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.**

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

HO3/HO5

HO4

Personal Property Coverage C

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

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

Click on the following to view more info on:

Personal Property in a Storage Facility

Medical Payments

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

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

Corporate Owned Condo

Occupancy Changes

If there is an occupancy change from Tenant to Owner Occupied or vice versa we can endorse the policy. Click [here](#) for processing guidelines.

Additional Living Expense Coverage D

The policy automatically provides **20% or 40%** of the Coverage C limit if a covered loss makes the Condo unfit to occupy.

The **20% or 40%** amount varies by state.

Click on the following to view more info:

Coverage D Limits

✓ Note:

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

HO6 Basic Coverage Chart

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 an HO3, HO5, HO6, or HO4
- **CO-OP - Common-interest communities** are acceptable to write under the HO6 program.

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 updated in increments of \$3,000. 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 updated in increments of \$3,000. 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.

The following states only provide the 40% coverage option:

Hawaii, Louisiana, North Carolina

% of Coverage C limit for Coverage D			
State	Coverage %	State	Coverage %
AK	20%	NC	40%
AL	20%	ND	20%
AR	20%	NE	20%
AZ	20%	NH	20%
CA	20%	NJ	20%
CO	20%	NM	20%
CT	20%	NV	40%
DC	40%	NY	40%
DE	20%	OH	20%
FL	40%	OK	20%
HI	40%	OR	20%
IA	20%	PA	40%
ID	20%	RI	20%
IL	20%	SC (20)	40%
IN	20%	SC (21)	20%
KS	20%	SD	20%
KY	20%	TN	20%
LA	40%	TX	20%
MA	20%	UT	20%
MD	20%	VA	20%
ME	20%	VT	20%
MN	20%	WA	40%
MO	20%	WI	20%
MS	20%	WV	20%
MT	20%	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: CT, DE, IN, KY.*
- The Condo quote will initially default to the Coverage A limit shown on the chart. The Coverage A limit can be adjusted
- The Condo quote allows agents to bind up to **\$350,000 on Coverage A.** without underwriting approval.

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Condo Coverage A Quote Default Limit			
State	Coverage A	State	Coverage A
AK	\$1000	NC	\$1000
AL	\$1000	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	\$1000	OH	\$1000
FL	\$1000	OK	\$1000
HI	30% of Coverage C	OR	\$1000
IA	\$1000	PA	\$1000
ID	\$1000	RI	\$1000
IL	\$1000	SC	\$1000
IN	\$1000	SD	\$1000
KS	\$1000	TN	\$1000
KY	\$1000	TX	\$1000
LA	\$1000	UT	\$1000
MA	\$1000	VA	\$1000
MD	\$1000	VT	\$1000
ME	\$1000	WA	\$1000
MN	\$1000	WI	\$1000
MO	\$1000	WV	\$1000
MS	\$1000	WY	\$1000
MT	\$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.

There is a 300K max limit:

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

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

Click on the following to view more info on:

Personal Property in a Storage Facility

Additional Living Expense Coverage D

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

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

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
Coverage C Personal Property	Personal Property	50% of Coverage A 55% of Coverage A (California)
	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	
r. 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
SECTION II COVERAGES	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 C	
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.

✓ **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](#)

DIC closed for New Business effective 08/19/22

Due to current market conditions, we have made the decision to pause the writing of new business under the California Difference in Conditions Policy as of 8/19/22. All existing quotes entered prior to 8/19/22 will be honored. Renewal business will not be affected. Please note that this new business moratorium only impacts the California Difference in Conditions Policy (FAIR Plan Companion Policy Program); it does not affect traditional HO3 and HO5 policies

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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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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
Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.		
The HO-3 Special Form provides "open peril" coverage for the dwelling and other structures, insuring against all risks of direct physical loss that are not specifically excluded in the policy. Personal property is covered on a "named peril" basis.		
The HO-5 Comprehensive Form Provides both "open peril" coverage for dwelling and other structures, as well as personal property.		

✓ **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.

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
Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.		
HO-6 Theft coverage on Seasonal or units rented or held for rental more than 180 days is limited to burglary coverage		
Section II coverage applies on premises only.		
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.		

✓ **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.

Home

Florida HO3 (Home)

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. The Maximum Coverage A Value is \$749,999</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>UNIQUE FLORIDA LIMITS: The quote provides selection of a Coverage B limit between 1% and 20% of Coverage A.</p> <p>Increased Limits above 20% on policies or quotes require Underwriting approval.</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>
Additional Living Expense Coverage D	Liability	Medical Payments
<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>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:

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>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.</p> <p>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>HO6 Basic Coverage Chart</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

Medical Payments

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

The basic policy provides **\$1000** Medical Payments.

The quote provides the ability to increase coverage to \$2000, or \$5000.

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

[HO4 Basic Coverage Chart](#)

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

[HO3](#)

[HO6](#)

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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
SECTION II COVERAGES	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs, and Other Plants	\$500
Coverage E Personal Liability	Comprehensive Personal Liability	\$100,000 Each Occurrence
Coverage F Medical Payments To Others		\$1000
Additional Coverages	Damage to Property of Others	\$1000
	Claim Expense	
	First Aid Expense	
	Loss Assessment	\$1000

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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 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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State	Home Forms				State	Home Forms			
	H3	H4	H5	H6		H3	H4	H5	H6
AK	\$300	\$120	\$300	\$150	MT	\$280	\$85	\$280	\$125
AL	\$650	\$100	\$650	\$100	NC	\$50	\$50	\$50	\$50
AR	\$200	\$100	\$200	\$125	ND	\$550	\$90	\$550	\$150
AZ	\$300	\$85	\$300	\$150	NE	\$500	\$100	\$500	\$125
CA	\$270	\$150	\$270	\$150	NH	\$250	\$85	\$250	\$125
CO	\$625	\$100	\$625	\$125	NJ	\$285	\$75	\$285	\$125
CT	\$300	\$85	\$300	\$125	NM	\$400	\$100	\$400	\$150
DC	\$75	\$125	\$75	\$125	NV	\$150	\$75	\$150	\$115
DE	\$290	\$110	\$290	\$150	NY	\$75	\$75	\$75	\$75
FL	\$100	\$100	\$100	\$100	OH	\$475	\$100	\$400	\$150
GA	n/a	\$115	n/a	n/a	OK	\$880	\$125	\$880	\$125
HI	\$100	\$100	\$100	\$100	OR	\$325	\$90	\$325	\$125
IA	\$515	\$90	\$515	\$125	PA	\$300	\$105	\$300	\$125
ID	\$400	\$115	\$400	\$170	RI	\$500	\$100	\$500	\$150
IL	\$400	\$90	\$400	\$150	SC (20)	\$75	\$75	\$75	\$75
IN	\$250	\$90	\$250	\$100	SC (21)	\$200	\$100	\$200	\$100
KS	\$325	\$100	\$325	\$125	SD	\$370	\$100	\$370	\$125
KY	\$335	\$110	\$335	\$135	TN	\$400	\$100	\$400	\$100
LA	\$75	\$125	\$75	\$125	TX	\$325	\$90	\$325	\$100
MA	\$550	\$70	\$550	\$75	UT	\$250	\$90	\$250	\$125
ME	\$200	\$115	\$200	\$115	VA	\$200	\$85	not offered	\$100
MD	\$200	\$115	\$200	\$150	VT	\$480	\$125	\$480	\$150
MI	n/a	\$125	n/a	n/a	WA	\$250	\$100	\$250	\$150
MN	\$575	\$110	\$575	\$125	WI	\$230	\$100	\$230	\$125
MO	\$400	\$100	\$400	\$125	WV	\$350	\$100	\$350	\$125
MS	\$250	\$100	\$250	\$125	WY	\$175	\$85	\$175	\$115

✓ 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).
 - Click [here](#) for info on selecting the WIND/HAIL DED
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.

Wind/Hail Deductible selection

This selection is a separate deductible that applies when a loss is caused by windstorm or hail.

The deductible is the amount that's deducted from a claim settlement. For claims involving Windstorm or Hail it is a flat-dollar amount or a percentage of the Dwelling or Personal Property coverage amount, depending on the form type.

For a **Homeowners (HO3 or HO5)** policy, a percentage deductible is based on the Dwelling coverage. If the Dwelling coverage is \$200,000, the 2% Wind/Hail deductible is \$4,000. For more details, please refer to the Policy Documents link under the Quote Details.

For a **Renters or Condominium policy (HO4 or HO6)**, a percentage deductible is based on the Personal Property coverage. If the Personal Property coverage is \$30,000, the 2% Wind/Hail deductible is \$600.

Example: A Homeowners policy (HO3 or HO5) has \$200,000 in Dwelling coverage and a 2% Windstorm or Hail deductible. There is a Windstorm or Hail claim for \$20,000. The 2% deductible is \$4,000. Therefore, the claim payment to the customer is \$16,000.

In states without a mandatory Wind/Hail deductible requirement, **if a separate deductible for windstorm or hail is not desired, select the "N/A" option, which results in the All Peril deductible selection applying for windstorm or hail losses.**

The quote will return an **error message** if an invalid deductible option is selected in an area where the **Wind Hail Deductible** is mandatory.

Premium Total: 1,187.50

Wind/Hurricane deductible must be greater than the All Peril deductible.

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	1000		1000
COV A-DWELLING	315000	1,039.33	315000
COV B-OTHR STRC	31500	INCLUDED	
COV C-PERS PROP	157500	INCLUDED	157500
COV D-LOSS USE	63000	-47.77	63000
COV E-PERS LIAB	300000	8.00	300000
COV F-MED PAY	2000	3.00	2000
WIND/HAIL DED	N/A		N/A
BLDG ORD OR LAW	10% of Cov A	INCLUDED	
COMMON CONSTR	NO COVERAGE	NO COVERAGE	
COVA-EXT RPLCMT	25% of Cov A	31.22	
PERS INJURY	NO COVERAGE	NO COVERAGE	

Fully Earned Fees:

Total: 1,187.50

- 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)**
- **Maximum Discount Adjustment (CA & FL)**

- **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 x 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

Age of Construction factors apply in all states except:
AK, AR, CA, HI, MN, NY, PA, WA

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

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

Utility Rating Plan

Age of Construction HO6

❖ FACTORED DISCOUNTS

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

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

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

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

- Heating/Air Conditioning
- Electrical Wiring
- Plumbing

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Age Of Construction (Condo HO6)

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 factors apply in all states except:
FL, HI, MN,

❖ 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 HO3/HO5

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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:	❖ See Chart for discount %
* HO3, HO5,	
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
AZ	NM
CT	NV
DE	NY
IA	OH
ID	OK
IL	PA
IN	RI
KY	SC
LA	SD
MA	TX
MD	UT
ME	VA
MN	VT
MO	WI
MS	WV
ND	WY
Colorado	
Montana	
Oregon	
2%	
Kansas	
3%	
California	
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”

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

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

Please call for additional information regarding the application of 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**”

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.

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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%
GA	3%	10%	10%	10%	OR	3%	10%	10%	10%
HI	3%	10%	10%	10%	PA	3%	10%	10%	10%
IA	3%	10%	10%	10%	RI	3%	10%	10%	10%
ID	4%	10%	10%	10%	SC 20	None	10%	10%	10%
IL	4%	10%	10%	10%	SC 21	None	10%	10%	10%
IN	3%	10%	10%	10%	SD	3%	10%	10%	10%
KS	3%	10%	10%	10%	TN	3%	10%	10%	10%
KY	3%	10%	10%	10%	TX	Click HERE for information on Texas Credits			
LA	3%	10%	10%	10%					
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%
MI	5%	15%	15%	15%	WA	3%	7%	7%	7%
MN	3%	10%	10%	10%	WI	3%	10%	10%	10%
MO	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	20%	New Mexico	15%
Arkansas	20%	Nevada	15%
California	25%	Ohio	25%
Colorado	20%	Oregon	20%
Connecticut	20%	Pennsylvania	20%
Florida	2%	Rhode Island	20%
Iowa	15%	South Carolina	20%
Idaho	18%	South Dakota	15%
Illinois	20%	Tennessee	20%
Indiana	20%	Texas	20%
Kansas	20%	Utah	20%
Minnesota	20%	Virginia	20%
Missouri	20%	Washington	20%
Montana	20%	Wisconsin	20%
Nebraska	20%	Wyoming	20%

✓ **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](#)

Maximum Discount Adjustment (California)

All Forms

The maximum credit allowed for the following discounts is 50%:

- Gated Community
- Age of Insured
- Personal Status
- Home Alert Protection
- Automatic Sprinkler
- Home-Auto Discount
- Companion Policy Discounts
- Employee Discount

❖ Newly Acquired Home

❖ Accredited Builder

❖ Reduction in Coverage D

Maximum Discount Adjustment (Florida)

All Forms

The maximum credit allowed for the following discounts is 40%:

- Tiering Factors (IBS/Claims Tier)
- Alert Protection
- Home-Auto Discount
- ❖ Accredited Builder

❖ HO3/HO5 only

❖ FACTORED DISCOUNTS

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

COVERAGES

Min. Replacement Cost: \$462,000.00

Cov	Description	Limit/Value	Deductible	Premium
HOA	Dwelling	\$462,000	\$1,000	\$1,010.00
HOB	Other Structures	\$46,200		
HOC	Personal Property	\$254,100		-\$28.00
HOD	Loss of Use	\$184,800		
HOE	Liability	\$300,000		\$23.00
HOF	Medical Payments	\$2,000		\$3.00
216	Home Alarms and Devices			-\$272.00
290	Actual Cash Value or Replacement			
762	Inflation Guard			
CCC	Common Construction			
GRF	Dwelling - Extended Replacement			
ABB	Animal Liability	\$300,000		\$27.00
MDA	MAX DISC ADJ			\$176.00
Fees				
	Policy Fee - Fully Earned			\$30.00
Total				\$969.00

If the maximum discount adjustment applies it will include a premium adjustment on the line item on the Coverages screen in INsite:

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Home Discounts

Newly Acquired Home 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: All Forms

❖ Factored Discount

➤ 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 Mexico
➤ Arkansas	➤ New York
➤ California (HO3, HO5,HO6)	➤ Pennsylvania
➤ Connecticut	➤ Rhode Island
➤ Delaware	➤ South Carolina (SPC)
➤ District of Columbia	➤ South Dakota
➤ Illinois	➤ Texas
➤ Indiana	➤ Vermont
➤ Kansas	➤ Virginia
➤ Maine	➤ Washington
➤ Maryland	➤ Wisconsin
➤ Minnesota	
➤ Missouri	

The **Newly Acquired Home Discount** 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.

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.

All remaining states have a 2 Year Discount

❖ **Except for the following which no longer offer the discount**

Form availability HO3, HO5

❖ Factored Discount

Newly Acquired 1 st year	10%
Newly Acquired 2 nd year	5%

Montana no longer offers the above discount

❖ **The following states no longer offer a Newly Acquired Discount . Prior to the dates listed they offered the 5 Year discount factors:**

❖ Arizona	❖ New Hampshire
❖ Colorado	❖ New Jersey
❖ Idaho	❖ North Dakota
❖ Iowa	❖ Ohio
❖ Kentucky	❖ Oklahoma
❖ Massachusetts	❖ Oregon
❖ Mississippi	❖ Tennessee
❖ Nebraska	❖ Utah
❖ Nevada	❖ West Virginia
	❖ Wyoming

Personal Status Discount

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

The Personal Status Discount is **NOT** available in:
Florida, Hawaii, Louisiana, Massachusetts, 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**.
- ❖ The **personal status discount** does not apply for a person who is **widowed in Minnesota**.
- “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	IL	IN	MD	ME
MN	MO	MS	MT	ND	NE	NH	NJ	NM	NV	NY	OH
OK	OR	PA	SD	TN	UT	VT	WA	WI	WV	WY	

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

AL	DC	KS	KY	OH	RI	SC	TX	
----	----	----	----	----	----	----	----	--

California

8% 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

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 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	NH	10%	The discount is applicable for Tile roofs made of Clay, Terra Cotta, Slate. It also applies to acceptable Concrete roofs. <div>✓ Roof Discount Mid Term requirements:<ul style="list-style-type: none">Adding Roof Discounts mid-term requires evidence of installation. Acceptable evidence is a copy of the certificate of installation showing the type of roof.</div>	
AL	NM			
AR	PA			
DE	RI			
IA	SD			
KS	TN			
KY	TX			
MD	UT			
ME	VA			
MO	VT			
MS	WI	15%		
ND				
AZ	OK			
IL	OR	5%		
IN	WV			
MA		5%		
CT				
NV				
VA				
CA		10%		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.
OR WA		Wood Roof Surcharge Wood Roof only allowed in OR & WA Subject to a 10% Surcharge		

❖ FACTORED DISCOUNTS

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

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

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 manufacture’s warranty on resistance to hail damage.

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

States:					❖ Factored Discount
CO	OR				5%
ID	MN	MT	NE	OH	10%
WY					
New Mexico					15%

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).

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

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

- 0-5 Years = 7%**
- 6-10 Years – 4%**

Roof updates require proof to add the credit.

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Updated 12-09-22

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.

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

❖ 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 only offered in
AK, AR, CA, HI, NY PA, WA

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:

- ❑ **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
AS400 Code	UR – Non Hurricane Age of

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.

❖ 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**”

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 or if you already have an inspection mitigation form it can be sent to underwriting for review.

The discounts are reviewed and added post issuance.

Please click on the following tab to view the:

Windstorm Loss Reduction Questionnaire

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

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

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

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

Submission Summary

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

Additional discounts may be available depending on the construction techniques utilized and the windstorm protective features of the structure. To be eligible for the premium adjustment, a qualified inspector must be retained, at the insured's expense, to complete the Windstorm Loss Reduction questionnaire. Once the form has been correctly completed and returned to underwriting@stillwater.com, we will review and update your policy accordingly.

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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**

❖ FACTORED DISCOUNTS

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

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

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

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

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Multi Policy Discount (Texas only)

Effective 08/12/22 New Business and 10/01/22 Renewal Business

The TX Multi Policy Discount is no longer offered

- The discount previously only applied to HO4 and HO6 policies
- The **Home-Auto Discount** now applies to HO4 and HO6 – it previously only applied to HO3 and HO5

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**”

Prior Multi Policy Discount Changes

Effective 03/08/19 New Business and 04/27/19 Renewal Business

- 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**.

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.

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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:

[Click HERE for a list of Endorsements that require Underwriting Review](#)

[Processing Endorsements](#)

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

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)

Form Availability

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 ▼

- 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

KY

MD

ME

MN

MO

MS

MT

ND

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 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 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 – closed areas:

Note: There is a restriction that prevents Earthquake Coverage from being quoted in the following counties or zip codes:

- **Illinois:** Alexander, Madison, Massac, Pulaski, and St. Clair
- **Missouri:** Dunkin, Jefferson, Mississippi, New Madrid, Pemiscot, Scott, St. Charles, St. Louis and St. Louis City
- **Oregon:** zip code **97210, 97229**

EQ Endorsements can be processed by the agent or customer service **in all states except California**

❖ **California EQ endorsements require underwriting review.**

California Earthquake Coverage

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

California EQ Coverage

[◀Back to Endorsement Menu](#)

[◀Back to Table of Contents](#)

California Earthquake Endorsement

Form Availability

All Forms

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

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

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

❖ California EQ endorsements

- **HO3/HO5** – The EQ endorsement requires UW review and can only be added within 30 days from the date of mailing of this notice for new business and renewal. The coverage is effective on the day the acceptance of this offer and payment is received. In addition, the EQ endorsement form is required to be signed and submitted for review.
- **HO4/HO6** – The EQ endorsement can be added without restrictions

CA EQ Deductible

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

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

- [Earthquake California](#)

California MANDATORY EARTHQUAKE OFFER (All California Property Policies)

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

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

When is the EQ offer sent?

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

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

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

California Stand Alone Earthquake Program

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

[Click here for more information on our California Earthquake program.](#)

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

91311, 91320, 91326, 91344, 91350, 92009, 92056, 92130, 92260, 92399, 92503, 92506, 92508, 92584, 92592, 92656, 92694, 92880, 93312, 94534, 94539, 94547 and 94618.

California Stand-Alone Earthquake Program

We offer 3 Stand Alone Earthquake Products: (1) Preferred EQ Protection, (2) Enhanced EQ Protection and (3) Condo EQ Protection

This program is accessed through the agent portal FIRST

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

Preferred EQ Protection	Enhanced EQ Protection	Condo EQ Protection
<ul style="list-style-type: none">• Coverage A Dwelling: \$100,000 - \$1.5M• Coverage B Other Structures: 10% of Coverage A• Coverage C Personal Property: 50% of Coverage A• Coverage D Loss of Use: 20% of Coverage A or \$25,000 whichever is less• Coverage E Building Code Upgrade: Coverage up to \$10,000• Coverage F Loss Assessment: Coverage up to \$10,000 <p><i>* 5%, 10% or 15% deductibles are applied separately to Coverages A, B, C, D & E</i></p> <p>Preferred is not available in every zip code.</p> <p><i>* Deductible options and availability also vary by zip code. When quoting, the system will advise the program and deductible options available.</i></p>	<ul style="list-style-type: none">• Coverage A Dwelling: \$100,000 - \$1.5M• Coverage B Other Structures: Not Covered• Coverage C Personal Property: Coverage up to \$5,000• Coverage D Loss of Use: Coverage provided up to \$1,500• Coverage E Building Code Upgrade: Coverage up to \$10,000• Coverage F Loss Assessment: Not Covered <p>15% deductible applies to the dwelling replacement value/ Coverage A limit in the policy.</p> <p>Coverage does not apply until the amount of dwelling damage exceeds the deductible except for loss of use coverage. No deductible for Loss of Use coverage.</p>	<ul style="list-style-type: none">• Coverage A Dwelling: Coverage up to \$25,000• Coverage B Other Structures: Not Covered• Coverage C Personal Property: Coverage up to \$100,000• Coverage D Loss of Use: Coverage provided up to \$2,500• Coverage E Building Code Upgrade: Not Covered• Coverage F Loss Assessment: Coverage up to \$5,000 <p>10% deductible is applied separately to Coverages A, C, & F. No deductible for Loss of Use coverage.</p>

Click on the following link for more info:

- [Eligibility](#)

Click on the following link for more info:

- [Coverage Comparison Chart](#)

Click on the following link for Miscellaneous info including:

- [Fees, Pay Plans, Closed Zip Codes](#)

Eligibility Requirements	Seismic Retrofitting Requirements	Miscellaneous						
<ul style="list-style-type: none">• Policies may be written for Owner Occupied: Single Family, Duplex, Row Homes, Town Homes and Condominiums,• Properties owned by the insured that are rented to a tenant with a long-term lease are also available for (Single Family, Duplex, Row Homes, Town Homes and Condominiums). Coverage for Tri-Plex and Four-Plex properties is not available. <ul style="list-style-type: none">▪ Dwellings built prior to 1955 must meet all FNIC’s seismic retrofitting requirements – prior approval is required.▪ Dwellings built from 1956 through 1972 must be bolted to the foundation and if cripple walls are present, the cripple walls must be braced with plywood or its equivalent – prior approval is required.▪ Risks on a Historical Register are ineligible.▪ Three levels or less in height if the risk is a single-family residence or a 1 to 4-unit family dwelling▪ Condominiums do not have any height restrictions.▪ Risks must be built on flat ground or slope less than 26 degrees▪ Minimum of 50 feet of clearance from a slope over 26 degrees	<p>Dwellings built prior to 1973 must meet the following requirements in order to qualify for coverage:</p> <p>The dwelling is properly anchor bolted to the foundation</p> <ul style="list-style-type: none">• Foundation Bolting – Steel anchor bolts must connect the sill plate (the wood board that lies directly on top of the foundation) to the foundation. Bolts should be placed 4 to 6 feet apart. <p>Cripple walls are braced with plywood or its equivalent</p> <ul style="list-style-type: none">• Cripple walls (sometimes referred to as crawl space walls) are short wood perimeter walls used to elevate the house above ground to allow access to the substructure and utility lines or to level a dwelling built on a slope. The height of a cripple wall generally ranges from 14 inches to 4 feet. Many newer homes utilize concrete perimeter walls to elevate or level the home. These are not cripple walls. A dwelling built on a flat concrete slab without a crawl space beneath it will not have cripple walls.• How to identify if cripple walls have been braced – If wood studs are visible then the cripple walls have not been braced. Braced cripple walls will be completely covered with plywood. <p>The hot water heater is secured to the building frame</p> <p>Submit for approval: Written verification of retrofitting addressing the above three items is a requirement and must be faxed with the submission.</p> <p>Written verification includes:</p> <ol style="list-style-type: none">1. a letter or completed work receipt from a licensed building contractor; or2. an inspection from a qualified structural engineering or retrofitting inspection service within the last 20 years; or3. completion of SIC’s California Seismic Retrofitting Verification form (FN1365) by a licensed Engineer, Contractor, or Inspector.	<ul style="list-style-type: none">• Inspection Fee: \$35• NSF Fee: \$25 <table><tr><th colspan="2">Installment Fees</th></tr><tr><th>40/30/30</th><th>EFT</th></tr><tr><td>\$6</td><td>\$2</td></tr></table> <p>Payment Plan</p> <p>Monthly - EFT withdrawn monthly</p> <p>Full Payment - 100% paid now</p> <p>40/30/30 - 40% now + 2 billings of 30% each mailed to client</p> <p>Monthly Credit Card and No Money Down – Escrow Bill are NOT offered for CA EQ</p> <p>The following zip codes in California are closed locations for the stand-alone CA Earthquake Program:</p> <p>91311, 91320, 91326, 91344, 91350, 92009, 92056, 92130, 92260, 92399, 92503, 92506, 92508, 92584, 92592, 92656, 92694, 92880, 93312, 94534, 94539, 94547 and 94618.</p> <p>The Stand-Alone EQ Program does NOT offer any policy discounts</p>	Installment Fees		40/30/30	EFT	\$6	\$2
Installment Fees								
40/30/30	EFT							
\$6	\$2							

Coverage Type	Preferred EQ Protection	Enhanced EQ Protection	Condo EQ Protection
Coverage A Dwelling \$100,000 to \$1.5M	Damage to the dwelling structure covered up to the Coverage A limit. Includes sublimits for some types of property. Subject to a sublimit of \$5,000 for chimneys and a sublimit of \$10,000 for land stabilization.	Damage to the dwelling structure covered up to the Coverage A limit. Includes sublimits for some types of property. Subject to a sublimit of \$5,000 for chimneys and a sublimit of \$10,000 for land stabilization.	Damage to additions, alterations, appliances, fixtures and improvements which are part of the building unit are covered up to a limit of \$25,000.
Coverage B Other Structures	Damage to Other Structures covered up to 10% of the Coverage A limit. Includes sublimits: <ul style="list-style-type: none"> • \$3,000 on swimming pools, spas and hot tubs • \$3,000 on fences • \$3,000 on retaining walls that are not part of the foundation • \$3,000 on those portions of walks, driveways, patios, stairs, porches or other paved surfaces that outside the foundation walls of the insured dwelling. • \$3,000 on other outdoor structures. • \$5,000 on chimneys. 	Not Covered	Not Covered
Coverage C Personal Property	Damage to Personal Property covered up to 50% of the Coverage A limit. Includes sublimits and exclusions for some types of personal property. <ul style="list-style-type: none"> • \$2,500 Computer Equipment • \$1,500 Jewelry, watches, etc • \$1,500 Glassware, Ceramics, China, etc • \$1,500 Silverware • \$1,500 Furs • \$1,500 Film, etc • \$1,500 Musical Instruments • \$1,500 Sporting Equipment and Firearms • \$1500 Fine Arts 	Damage to Personal Property covered up to a limit of \$5,000. Includes sublimits and exclusions for some types of personal property. <ul style="list-style-type: none"> • \$1,000 Electronic Data Processing Equipment, whether it's "Business Property" or not. • \$300 "Business Property" other than the "Business Property" named above • \$250 Money, Bank notes & coins. 	Damage to Personal Property covered up to the Coverage C limit. Includes sublimits and exclusions for some types of personal property. <ul style="list-style-type: none"> • \$2,500 Computer Equipment • \$1,500 Jewelry, watches, etc • \$1,500 Glassware, Ceramics, China, etc • \$1,500 Silverware • \$1,500 Furs • \$1,500 Film, etc • \$1,500 Musical Instruments • \$1,500 Sporting Equipment and Firearms • \$1500 Fine Arts
Coverage D Loss of Use	Loss of Use coverage provided up to 20% of the Coverage A limit or \$25,000 whichever is less.	Loss of Use coverage provided up to a limit of \$1,500.	Loss of Use coverage provided up to a limit of \$2,500
Coverage E Building Code Upgrade	Provides coverage for up to \$10,000 if the dwelling meets the definition for earthquake hazard reduction / seismic retrofitting.	Provides coverage for up to \$10,000 if the dwelling meets the definition for earthquake hazard reduction / seismic retrofitting.	Not Covered
Coverage F	<ul style="list-style-type: none"> • Loss Assessment: \$10,000 • Debris Removal 5% of Coverage A • Emergency measures taken to protect against further EQ damage: 5% of Coverage A Structural engineering costs to determine the habitability of the dwelling: \$10,000 	<ul style="list-style-type: none"> • Loss Assessment: Not Covered • Emergency measures taken to protect against further EQ damage: 5% of Coverage A 	<ul style="list-style-type: none"> • Loss Assessment: \$5,000 • Debris Removal: 5% of Coverage C • Emergency measures taken to protect against further EQ damage: 5% of Coverage C
Deductibles	5%, 10% or 15% deductible applies separately to Coverage A, B, C, D & E. <i>Deductible options and availability also vary by zip code. When quoting, the system will advise the program and deductible options available.</i>	5% deductible applies to the dwelling replacement value/ Coverage A on the policy. Coverage does not apply until dwelling damage exceeds the deductible except for Loss of Use coverage. No deductible for Loss of Use coverage.	10% deductible which applies separately to Coverage A, C and F. No deductible for Loss of Use coverage.

Foundation Coverage (Texas only)

Form Availability

HO3 & HO5

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

Functional Replacement Cost*

Form Availability

HO3, HO5

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

The endorsement is defined as follows:

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

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

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

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Home Cyber Protection

Form Availability

All Forms

Provides coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 "Core" components:

1. Cyber Attack
2. Cyber Extortion
3. Online Fraud

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

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

Click on the following tab for additional information:

Home Cyber Protection

Home Cyber			
State	Add Date	State	Add Date
Alabama	04/17/20	Missouri	04/10/20
Alaska	04/17/20	Montana	04/03/20
Arizona	02/10/20	Nebraska	03/20/20
Arkansas	03/06/20	Nevada	02/10/20
California	05/08/20	New Hampshire	03/27/20
Colorado	03/20/20	New Jersey	01/09/20
Connecticut	02/10/20	New Mexico	03/06/20
Delaware	03/20/20	New York	n/a
District of Columbia	04/17/20	North Carolina	12/04/20
Florida	07/24/20	North Dakota	04/17/20
Georgia HO4	01/08/21	Ohio	03/13/20
Hawaii	05/01/20	Oklahoma	04/03/20
Idaho	03/13/20	Oregon	n/a
Illinois	03/13/20	Pennsylvania	02/05/20
Indiana	03/13/20	Rhode Island	03/27/20
Iowa	03/20/20	South Carolina	03/06/20
Kansas	03/27/20	South Dakota	04/10/20
Kentucky	03/20/20	Tennessee	03/06/20
Louisiana	04/03/20	Texas	04/10/20
Maine	04/03/20	Utah	03/06/20
Maryland	03/06/20	Vermont	04/17/20
Massachusetts	10/09/20	Virginia	02/14/20
Michigan HO4	11/19/21	Washington	04/23/21
Minnesota	03/27/20	West Virginia	03/27/20
Mississippi	04/10/20	Wisconsin	03/13/20
		Wyoming	04/03/20

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Home Systems Protection

Form Availability

All Forms

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

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

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

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

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

For HO4, the premium varies by deductible.

Click on the following tab for additional information

[Home Systems Protection](#)

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Home Systems			
State	Add Date	State	Add Date
Alabama	04/17/20	Missouri	04/10/20
Alaska	04/17/20	Montana	04/03/20
Arizona	02/10/20	Nebraska	03/20/20
Arkansas	03/06/20	Nevada	02/10/20
California	05/08/20	New Hampshire	03/27/20
Colorado	03/20/20	New Jersey	01/09/20
Connecticut	02/10/20	New Mexico	03/06/20
Delaware	03/20/20	New York	n/a
District of Columbia	04/17/20	North Carolina	12/04/20
Florida	07/24/20	North Dakota	04/17/20
Georgia HO4	01/08/21	Ohio	03/13/20
Hawaii	05/01/20	Oklahoma	04/03/20
Idaho	03/13/20	Oregon	03/27/20
Illinois	03/13/20	Pennsylvania	02/05/20
Indiana	03/13/20	Rhode Island	03/27/20
Iowa	03/20/20	South Carolina	03/06/20
Kansas	03/27/20	South Dakota	04/10/20
Kentucky	03/20/20	Tennessee	03/06/20
Louisiana	04/03/20	Texas	04/10/20
Maine	04/03/20	Utah	03/06/20
Maryland	03/06/20	Vermont	04/17/20
Massachusetts	10/09/20	Virginia	02/14/20
Michigan HO4	11/19/21	Washington	04/23/21
Minnesota	03/27/20	West Virginia	03/27/20
Mississippi	04/10/20	Wisconsin	03/13/20
		Wyoming	04/03/20

Identity Theft CA, NY

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

Identity Recovery

Form Availability

All Forms

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

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

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

Click on the following tab for additional information:

[Identity Recovery](#)

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ID Recovery			
State	Add Date	State	Add Date
Alabama	04/17/20	Missouri	04/10/20
Alaska	04/17/20	Montana	04/03/20
Arizona	02/10/20	Nebraska	03/20/20
Arkansas	03/06/20	Nevada	02/10/20
California	n/a	New Hampshire	03/27/20
Colorado	03/20/20	New Jersey	01/09/20
Connecticut	02/10/20	New Mexico	03/06/20
Delaware	03/20/20	New York	n/a
District of Columbia	04/17/20	North Carolina	12/04/20
Florida	07/24/20	North Dakota	04/17/20
Georgia HO4	01/08/21	Ohio	03/13/20
Hawaii	05/01/20	Oklahoma	04/03/20
Idaho	03/13/20	Oregon	03/27/20
Illinois	03/13/20	Pennsylvania	02/05/20
Indiana	03/13/20	Rhode Island	03/27/20
Iowa	03/20/20	South Carolina	03/06/20
Kansas	03/27/20	South Dakota	04/10/20
Kentucky	03/20/20	Tennessee	03/06/20
Louisiana	04/03/20	Texas	04/10/20
Maine	04/03/20	Utah	03/06/20
Maryland	03/06/20	Vermont	04/17/20
Massachusetts	10/09/20	Virginia	02/14/20
Michigan HO4	11/19/21	Washington	04/23/21
Minnesota	03/27/20	West Virginia	03/27/20
Mississippi	04/10/20	Wisconsin	03/13/20
		Wyoming	04/03/20

Inflation Guard

Form Availability

All Forms

Effective 07/01/22

- All **New Business (HO3, HO5, HO6)** quoted after **July 1, 2022** will include **Inflation Guard** as a mandatory Endorsement.
- The coverage will also be added to upcoming **Renewal Offers**

The coverage can only be removed on an exception basis if approved by underwriting. Exception requests should be emailed to underwriting@stillwater.com

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.

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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Home Endorsements

Inland Flood Coverage

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

Per Occurrence Limit options:

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

Click [HERE](#) to view more information

Risk Score 1-4	Risk Score 5-10
\$25,000	\$25,000
\$50,000	\$50,000
\$75,000	
100,000	

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

- **Per Occurrence Limit** is the maximum that will be paid per Claim Occurrence
- **Aggregate Limit** is the maximum amount that would be paid for all Claim activity within an annual term
- **Sublimits** for Basement Personal Property, Loss of Use and Fungi are part of, and not in addition to, the **Inland Flood Limit**
- **HO4/HO6** require a min Coverage C Limit of **\$25,000** to be eligible for Coverage.
- **HO4** is the only form that offers a \$250 AOP with Flood.
- To qualify for Flood Coverage, you cannot have more than **2 Flood occurrences within the last 5 years**.

\$100,000	Per Occurrence Limit	Aggregate Limit
Inland Flood Limit	\$100,000	\$200,000
Sublimits	Sublimit	Sublimit
Basement Personal Property	\$30,000	\$60,000
Loss of Use	\$30,000	\$60,000
Fungi	\$10,000	\$10,000

\$75,000	Per Occurrence Limit	Aggregate Limit
Inland Flood Limit	\$75,000	\$150,000
Sublimits	Sublimit	Sublimit
Basement Personal Property	\$30,000	\$60,000
Loss of Use	\$30,000	\$60,000
Fungi	\$10,000	\$10,000

\$50,000	Per Occurrence Limit	Aggregate Limit
Inland Flood Limit	\$50,000	\$100,000
Sublimits	Sublimit	Sublimit
Basement Personal Property	\$15,000	\$30,000
Loss of Use	\$15,000	\$30,000
Fungi	\$10,000	\$10,000

\$25,000	Per Occurrence Limit	Aggregate Limit
Inland Flood Limit	\$25,000	\$50,000
Sublimits	Sublimit	Sublimit
Basement Personal Property	\$15,000	\$30,000
Loss of Use	\$15,000	\$30,000
Fungi	\$10,000	\$10,000

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Limited Hurricane Coverage (Outdoor Property)

[Form Availability](#)[See Below](#)

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

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

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

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

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

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Limited Smoke, Soot, Ash and Debris resulting from Wildfire

Form Availability

All Forms

- A limitation of **\$2,500** total Property Coverage Limit for Smoke, Soot, Ash and Debris resulting from a Wildfire or Brushfire.
- This limitation of coverage is only applicable if the loss is not reported to us within the state **mandated days** of the governmental authority's extinguishment of the wildfire or brushfire event.
- **(See Chart for # of days)**
- 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

State	Days	State	Days
AL	30 days	MO	30 days
AK	60 days	MT	30 days
AZ	30 days	NE	30 days
AR	30 days	NV	30 days
CA	N/A	NH	N/A
CO	30 days	NJ	60 days
CT	N/A	NM	30 days
DE	30 days	NY	60 days
DC	30 days	NC	N/A
FL	N/A	ND	30 days
GA	N/A	OH	90 days
HI	30 days	OK	60 days
ID	30 days	OR	30 days
IL	30 days	PA	30 days
IN	30 days	RI	30 days
IA	30 days	SC	30 days
KS	30 days	SD	30 days
KY	60 days	TN	30 days
LA	30 days	TX	30 days
ME	30 days	UT	30 days
MD	30 days	VT	30 days
MA	30 days	VA	N/A
MI	30 days	WA	30 days
MN	30 days	WV	90 days
MS	30 days	WI	30 days
MO	30 days	WY	30 days

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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.

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

Form Availability	HO3, HO5, HO6
-------------------	---------------

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

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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	GA	\$2500	MA	See below	ND	2,500	OK	2,500	UT	2,500
AR	Section I limits	HI	See below	MD	2,500	NE	10,000	OR	2,500	VA	No Coverage
AZ	2,500	IA	2,500	ME	2,500	NH	See below	PA	2,500	VT	See below
CA	2,500	ID	2,500	MI	2,500	NJ	See below	RI	See below	WA	See below
CO	2,500	IL	See below	MN	2,500	NM	5,000	SC	2,500	WI	10,000
CT	See below	IN	2,500	MO	See below	NV	2,500	SD	2,500	WV	2,500
DC	2,500	KS	2,500	MS	2,500	NY	See Policy Form	TN	See below	WY	2,500
DE	2,500	KY	2,500	MT	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.

Tennessee – The basic policy provides a \$2500 Section with options to increase to \$5000, or \$10000.

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.

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.

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

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.

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

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

Personal Property Replacement Cost Loss Settlement

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](#)

 Send SPP email requests to: SPP@Stillwater.com

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

VALUES/LIMITS

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

SPP IS NOT ALLOWED ON:

- **Dwelling Fire policies**
- **Tenant-occupied HO6 policies.**
- **Policies that exclude Wind** (except FL, LA, MS, SC and TX).
- ✓ HO4 and HO6 (owner occupied) Contents Coverage C must be at least **\$25,000**. We do not allow personal property coverage to be increased to accommodate the scheduling.

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

- | | |
|--|--|
| • Cameras/Non-Commercial | • Musical Instruments (individual not professionally used) |
| • Fine Arts –No Breakage | • Personal Furs |
| • Fine Arts – With Breakage | • Personal Jewelry |
| • Golfers Equipment (does not include Golf Carts) | • Silverware |
| • Firearms Collected & Firearms – Fired (availability varies by State) | |

ITEMS NOT ACCEPTABLE FOR SCHEDULING

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

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APPRAISALS / BILLS of SALE

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

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

FULL DESCRIPTION EXAMPLE

Incorrect Example: Ladies Sapphire ring.

Correct Examples:

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

OTHER SPECIAL REQUIREMENTS

- 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.
- Loose stones are not acceptable. (A Jeweler may list ring settings as one item and the set stone as a second item. Once Underwriting is made aware of this, we combine these into one listed item).

UNDERWRITING REVIEW

All new business policies with SPP or policies endorsed to add SPP are reviewed by underwriting within 8 days of the policy or endorsement effective date.

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

SECURITY/ALARM REQUIREMENTS

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

ELIGIBILITY

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

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

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

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

- Cameras/Non-Commercial
- Fine Arts- No Breakage
- Fine Arts – With Breakage

- Golfers Equipment
- Musical Instruments

- Personal Furs
- Silverware

APPRAISALS / BILLS of SALE

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

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

DESCRIPTIONS

Incorrect Example: Ladies Fur Coat.

Correct Examples:

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

Incorrect Example: Mackenzie Thorpe print.

Correct Examples:

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

SECURITY/ALARM REQUIREMENTS

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

UNDERWRITING REVIEW

All new business policies with SPP or policies endorsed to add SPP are reviewed by underwriting within 8 days of the policy or endorsement effective date.

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

ELIGIBILITY

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

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

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

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

SPP Firearm Guidelines

Guns/Firearms Collected & Guns/Firearms Fired

- Make, model caliber, and serial number required, regardless of value
- A full description required for guns that are 25k or less
- An appraisal required for guns that are more than 25k
- An appraisal required for any antique, collected gun
- The gun cannot be used in business or an insured's occupation
- No modified or illegal guns.
- [See the State chart for availability](#)

An edit will appear if you add a Firearm in states where not available:

The Scheduled Personal Property Guns/Firearms class is not available

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

State Availability

Alabama	Montana
Alaska	Nebraska
Arizona	Nevada
Arkansas	New Jersey
California	New Mexico
Colorado	New Hampshire
Connecticut	North Dakota
Delaware	Ohio
Georgia HO4	Oklahoma
Idaho	Oregon
Illinois	Pennsylvania
Indiana	Rhode Island
Iowa	South Carolina
Kansas	South Dakota
Kentucky	Tennessee
Maine	Texas
Massachusetts	Utah
Michigan HO4	Vermont
Minnesota	Virginia
Mississippi	Washington
Missouri	West Virginia
	Wisconsin

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SPP Underwriting Guidelines

[◀ Back to SPP Class Menu](#)

OWNERSHIP/GIFTS

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

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

Why is Possession important?

Scenarios/Rules

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

Example One:

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

Example Two:

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

Service Line Coverage

Form Availability

HO3, HO5

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

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

The limit of liability under this endorsement is dependent upon the age of the home. The most that will be paid for covered damage to a service line is:

- \$10,000 if the age of the home is less than 50 years old; or
- \$2,500 if the home is 50 years old or older.

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

Click on the following tab for additional information:

Service Line Coverage

State	Add Date	State	Add Date
Alabama	04/17/20	Nebraska	03/20/20
Alaska	04/17/20	Nevada	02/10/20
Arizona	02/10/20	New Hampshire	03/27/20
Arkansas	03/06/20	New Jersey	01/09/20
California	05/08/20	New Mexico	03/06/20
Colorado	03/20/20	New York	n/a
Connecticut	02/10/20	North Carolina	12/04/20
Delaware	03/20/20	North Dakota	04/17/20
District of Columbia	04/17/20	Ohio	03/13/20
Florida	07/24/20	Oklahoma	04/03/20
Georgia	n/a	Oregon	03/27/20
Hawaii	05/01/20	Pennsylvania	02/05/20
Idaho	03/13/20	Rhode Island	03/27/20
Illinois	03/13/20	South Carolina	03/06/20
Indiana	03/13/20	South Dakota	04/10/20
Iowa	03/20/20	Tennessee	03/06/20
Kansas	03/27/20	Texas	04/10/20
Kentucky	03/20/20	Utah	03/06/20
Louisiana	04/03/20	Vermont	04/17/20
Maine	04/03/20	Virginia	02/14/20
Maryland	03/06/20	Washington	04/23/21
Massachusetts	10/09/20	West Virginia	03/27/20
Minnesota	03/27/20	Wisconsin	03/13/20
Mississippi	04/10/20	Wyoming	04/03/20
Missouri	04/10/20		
Montana	04/03/20		

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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)

Pennsylvania Sinkhole Collapse (HO3, HO5,)

Tennessee Sinkhole Loss Coverage (HO3, HO5, HO6)

Florida (HO3, HO6)

Florida Sinkhole Exclusion

Email the form to: underwriting@stillwater.com

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

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

10% Sinkhole Deductible

ROC ?

158.00

Click on the following link to view the required form:

[ADVISORY NOTICE TO POLICYHOLDER – SINKHOLE COLLAPSE EXCLUSION NOTICE FN1470 03 15](#)

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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.

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

✓ Note:

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

How to add Solid Fuel Burning Device during the quote:

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

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

Select One

- Select One
- Select One
- The risk does not have a solid fuel burning appliance
- Yes, Primary Source of Heat
- Yes, Supplemental Source of Heat
- No, Solid Fuel Burning Appliance was Self-Installed

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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 :	
<u>HO4</u>	<u>HO6</u>

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 C are 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
- **360Value®** provides additional options to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.
- **Please click on the following tab for additional information on calculating the Homes replacement value.**

360Value®

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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.

Workers Compensation

California Workers Compensation Residence Employees

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

Workers Compensation (CA)

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

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

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

New Jersey Workers Compensation Residence Employees

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

Workers Compensation (NJ)

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

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

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

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

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

Water Damage Coverage (Texas only)

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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Water Damage Exclusion (Florida only)

Form availability:

HO3

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

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

Included Coverage

		Limit	Premium
Deductible		<input type="text" value="1000"/>	
Dwelling	ROC	<input type="text" value="299000"/>	1,200.00
Other Structures	ROC	<input type="text" value="5980"/>	INCLUDED
Personal Property	ROC	<input type="text" value="149500"/>	INCLUDED
Loss of Use		<input type="text" value="29900"/>	INCLUDED
Liability	ROC	<input type="text" value="300000"/>	15.00
Medical Payments	ROC	<input type="text" value="2000"/>	3.00
Hurricane Deductible		<input type="text" value="5 %"/>	INCLUDED
Actual Cash Value or Replacement	ROC	<input type="text" value="Replacement"/>	278.00
Water Damage Exclusion	ROC	<input type="text" value="APPLICABLE"/>	-100.00
Mold, Fungus & Rot - \$15,000	ROC	<input type="text" value=""/>	30.00
Building Ordinance & Law		<input type="text" value="25% of Dwelling Limit"/>	186.00
Dwelling - Extended Replacement	ROC	<input type="text" value="20% of Dwelling Limit"/>	93.00

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- 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

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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	Liquid fuel storage containers, tanks, or vessels on covered real property, the location of the residence premises; and 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.

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.

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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](#)

[Inspection Quote Review](#)

[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

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.

Inspection Cancels or Non-Renewals

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

inspections@stillwater.com

Fax: 866-877-6366

✓ Note:

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

No Loss Letters – If reinstatement is approved by the Inspection Department

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

Click here for to view/print the letter:

[No Loss Letter](#)

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Inspection Quote Review

Virtual Inspection submit for review email:

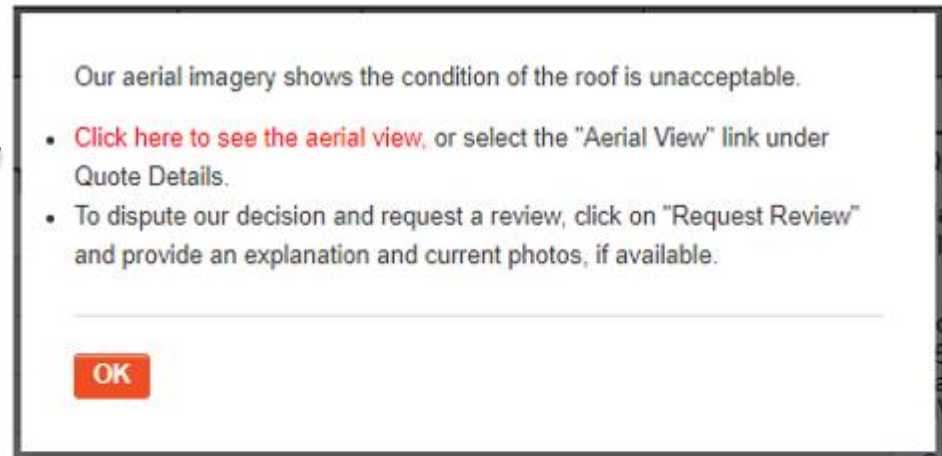
inspectionreview@stillwater.com

Where imagery is available and clear we will do a **"Virtual Inspection"** to determine the condition of the roof. If the virtual inspection imagery shows the roof is in poor condition an edit will appear on the screen.

- Click here to see the aerial view in the edit message to view photos of the roof.

The **Request Review** link in in **Quote Details** will open a window where you can add notes and attach/upload documents. When you submit for review you will receive an email from Inspectionreview@stillwater.com that we have received your request.

Our inspections department will respond with instructions or a decision within 2 business days if submitted by 3pm Mon-Fri or within 2 hours of the next business day.



CATINTUW3 | Contact Us

Basic Home Information	Coverages	Questions	Additional Interests	Supplemental Info	Purchase
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Basic Home Information

Our aerial imagery shows the condition of the roof is unacceptable.

Click here to see the aerial view, or select the "Aerial View" link under Quote Details.

To dispute our decision and request a review, click on "Request Review" and provide an explanation and current photos, if available.

Expand All | Collapse All

- Policy Type
- Property Address
- Personal Details

Quote Details

Quick Links

Name
VI TESTER

Location
1541 Saylor Way
Las Vegas
NV 89108

Google Earth View
Aerial View
Request Review

Quote Number
AH2365603

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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

Show entries

Name	Policy/Quote	Action
DOE JOHN	ND4002396 Fire-D1 Active	<div> -Select- Print Dec Page Mortgagee Change Billing Policy History Upload Document Endorse Policy Inspection Reports Notes </div>

AFS Inspection Reporting SOLUTIONS

AFS #: 08110001219
POLICY #: NP4001480
CUSTOMER CODE #: FN87

Insured Name:	GINA STUREN	Requestor Phone #:	
Property Address:	13031 NEBRASKA AVE	Agent:	FIDELITY NATIONAL INS SVCS
City/Town:	OMAHA	Agent Phone #:	8662247145
County/State/Zip:	Douglas, NE 68154		
Requested By:			
Special Instructions:			

3

SURVEY DATA	REPLACEMENT COST ANALYSIS
Year Built: 2003, Estimated	RCV: \$193,941
Dwelling Type: Single Family	Coverage A: \$144,000
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/HAZARDOUS/POSSIBILITIES

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	

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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Pay Plans

- + The **50/50** and **25/25/25/25** pay plans are not available in all states (See the **State Selector** for more info):
- ❖ 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 ✓ Installment Billing Fees do not apply to New Business or Renewal Offer Down payments	Payment 2 Policy Term Due Date	Payment 3 Policy Term Due Date	Payment 4 Policy Term Due Date
+ 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
ACP	Click HERE for more information on Monthly –Automatic Card Payment (ACP) Credit/Debit Card			
EFT	Click HERE for more information on the EFT Down Payment and installments.			

Fees - State Selector

Click on a state to view state specific **Fee** information

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

Click on any of the following tabs for more info on:

Make a Payment

Reinstatement Fee

Quote Payment Screen Navigation

NSF Fee

FAQs

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

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

15% Example:

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

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

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

4% Example:

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

EFT – Renewal Business (12 Installments)

- The monthly EFT is the (Renewal premium + the Policy Fee divided by 12 + the EFT installment fee (see fee chart)
 - ❑ **Example:** AZ Policy: $\$1000 + \$30 \text{ Policy Fee} = \$1030 / 12 = \$85.83 + \$2 \text{ EFT Fee} = \text{\$87.83 (Monthly EFT)}$

EFT info:

- The final installment may adjust by a few cents due to rounding.
- The monthly withdrawal for future payments will occur on the day of the month the corresponds to the Effective Date of your policy unless the Effective Date falls on the 29th, 30th or 31st of the month, in which case the withdrawal day will be the 1st business day of each month.
- If there is a mid term change the remaining balance will be divided by the number of withdrawals remaining in the term.
- The bank account, from which an EFT withdrawal is being taken, may be changed up to 5 BANKING days prior to the day of the withdrawal. Requests to change the account information should be sent to payments@stillwaterinsurance.com.
- If the EFT amount changes by even one cent, we will mail out an EFT Notification Letter.
 - The insured must be given 15 days written notice prior notice prior to starting a withdrawal payment plan or increasing a withdrawal.
 - If the withdrawal amount is decreasing, the lower amount is withdrawn and a letter is sent to the insured to inform them of the change in the withdrawal amount.

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New Business (Payment Schedule)

The Down Payment is the Policy Premium x 15% + the Policy Fee.

Example:

$\$809 \times 15\% = \$121.35 + \$30$ fully earned Policy Fee = **\$151.35**

Note:

The initial down payment may round up a few cents. In this example: 5 cents to **\$151.40**.

This is to account for rounding out the remaining balance spread over the remaining payments. This additional rounding total is added to the down payment instead of having a larger payment due at the end of the term.

This will also make the remaining future installments all equal:

The future payments are the remaining premium divided by 10 equal installments plus the Installment fee:

$\$839 - \text{\textbf{\$151.40}}$ Down Payment = $\$687.60$ divided by 10 = $\$64.88 + \4 installment fee = **\\$72.76 Payments w/fees**. (Fees vary by state)

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	\$ 839.00	\$ 839.00
<input checked="" type="radio"/>	Monthly - Automatic Card Payment (ACP)- Credit/Debit Card	\$ 151.40	\$ 72.76	\$ 839.00	\$ 879.00
<input type="radio"/>	Monthly - EFT withdrawn monthly	\$ 151.35	\$ 64.51	\$ 839.00	\$ 861.00
<input type="radio"/>	Full Payment - 100% paid now	\$ 839.00	N/A	\$ 839.00	\$ 839.00
<input type="radio"/>	40/30/30 - 40% now + 2 billings of 30% each mailed to client	\$ 353.60	\$ 248.70	\$ 839.00	\$ 851.00

Renewal Down Payment:

When the Policy renews it will take the full premium (including the policy fee) and divide it equally by **12 monthly installments** + the applicable installment \$fee.

Renewal Example: $\$1068 + \30 fully earned Policy Fee divided by 12 = $\$91.50 + \4 installment fee = **\$95.50**

Policy Reinstatement Fee

A **Reinstatement Fee** may apply in some states.

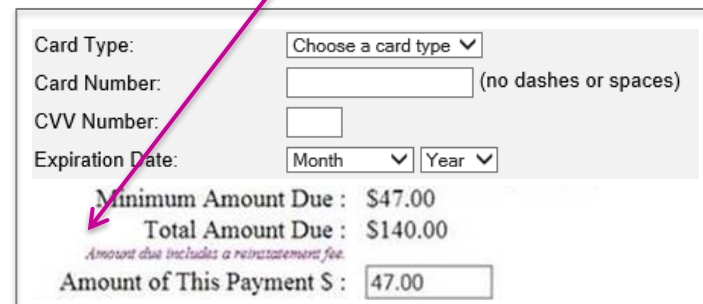
Insured bill policies reinstated after a cancellation due to non-payment of premium may incur a reinstatement fee.

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 \$:

Fees - State Selector

Click on a state to view state specific **Fee** information

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

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NSF Fee

An NSF Fee may be charged in some states.

The fee applies for insufficient funds fees (NSF) for any payments that are not honored by the bank and returned to us for reasons such as, but not limited to:

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

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

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

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

Fees - State Selector

Click on a state to view state specific Fee information

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

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See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	* 10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Alabama HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15
Alabama HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Alabama HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Alaska HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$15	\$15
Alaska HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$15	\$15
Alaska HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$15	\$15
Arizona HO3/HO5	\$0	\$3	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$15	\$15
Arizona HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$15	\$15
Arizona HO6	\$0	\$3	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$15	\$15
Arkansas HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$45	Fully Earned	\$20	\$15
Arkansas HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
Arkansas HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$20	\$15
California HO3	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$25
California HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$25
California HO4	\$0	n/a	\$6	\$6	\$6	\$2	\$4	\$30	Fully Earned	\$20	\$25
California HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$25
California EQ	\$0	n/a	n/a	\$6	n/a	\$2	n/a	\$35	Fully Earned	\$0	\$25
Colorado HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15
Colorado HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Colorado HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Connecticut HO3/HO5	\$0	\$5	n/a	\$5	n/a	\$2	\$4	\$30 FE	Fully Earned	\$15	\$15
Connecticut HO4	\$0	n/a	n/a	\$5	n/a	\$2	\$4	\$15 FE	Fully Earned	\$15	\$15
Connecticut HO6	\$0	\$5	n/a	\$5	n/a	\$2	\$4	\$15 FE	Fully Earned	\$15	\$15

Policy Fee shown in Blue are a FE- Fixed Expense Fee.

See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	* 10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Delaware HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Delaware HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
Delaware HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
D of Columbia HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$0	\$3	\$30	Fully Earned	\$20	\$15
D of Columbia HO3/HO5	\$0	n/a	n/a	\$6	n/a	\$0	\$3	\$30	Fully Earned	\$20	\$15
D of Columbia HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$0	\$3	\$30	Fully Earned	\$20	\$15
Florida HO3	\$0	\$3	\$3	\$3	\$3	\$2	\$3	\$25	Fully Earned	\$0	\$15
Florida HO4	\$0	n/a	\$3	\$3	\$3	\$2	\$3	\$25	Fully Earned	\$0	\$15
Florida HO6	\$0	\$3	\$3	\$3	\$3	\$2	\$3	\$25	Fully Earned	\$0	\$15
Georgia (HO4 only)	\$0	n/a	n/a	\$6	n/a	\$2	n/a	\$15	Fully Earned	\$15	n/a
Hawaii HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$0	\$15
Hawaii HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$0	\$15
Hawaii HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$0	\$15
Idaho HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15
Idaho HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Idaho HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Illinois HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$15	\$15
Illinois HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$15	\$15
Illinois HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$15	\$15
Indiana HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Indiana HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
Indiana HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$20	\$15

See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Iowa HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$15	\$15
Iowa HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$15	\$15
Iowa HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$15	\$15
Kansas HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$20	\$15
Kansas HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15 FE	Fully Earned	\$20	\$15
Kansas HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20 FE	Fully Earned	\$20	\$15
Kentucky HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Kentucky HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Kentucky HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Louisiana HO3/HO5	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Louisiana HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Louisiana HO6	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Maine	\$0	\$6	n/a	\$6	n/a	\$2	\$0	\$30 FE	Fully Earned	\$10	\$15
Maine HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$0	\$20 FE	Fully Earned	\$10	\$15
Maine HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$0	\$20 FE	Fully Earned	\$10	\$15
Maryland HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$6	\$0	More Info	Fully Earned	\$0	\$0
Maryland HO4	\$0	n/a	n/a	\$6	n/a	\$6	\$0		Fully Earned	\$0	\$0
Maryland HO6	\$0	\$6	n/a	\$6	n/a	\$6	\$0		Fully Earned	\$0	\$0
Massachusetts HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$0	\$45	Fully Earned	\$0	\$0
Massachusetts HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$0	\$20	Fully Earned	\$0	\$0
Massachusetts HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$0	\$30	Fully Earned	\$0	\$0

See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Michigan HO4 only	\$0	n/a	n/a	\$0	n/a	\$0	n/a	\$25	Fully Earned	\$15	\$0
Minnesota HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$45 FE	Fully Earned	\$20	\$15
Minnesota HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$20	\$15
Minnesota HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$20	\$15
Mississippi HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$10	\$15
Mississippi HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$10	\$15
Mississippi HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$10	\$15
Missouri HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15
Missouri HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
Missouri HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$20	\$15
Montana HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$25	\$15
Montana HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Pro-rated	\$25	\$15
Montana HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$15	Pro-rated	\$25	\$15
Nebraska HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$1	\$4	\$40	Fully Earned	\$20	\$15
Nebraska HO4	\$0	n/a	n/a	\$6	n/a	\$1	\$4	\$20	Fully Earned	\$20	\$15
Nebraska HO6	\$0	\$6	n/a	\$6	n/a	\$1	\$4	\$40	Fully Earned	\$20	\$15
Nevada HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$15	\$15
Nevada HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15 FE	Fully Earned	\$15	\$15
Nevada HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$15	\$15

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Policy Fee shown in Blue are a FE- Fixed Expense Fee.

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See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
N Hampshire HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
N Hampshire HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
N Hampshire HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
New Jersey HO3/HO5	\$0	\$5	n/a	\$5	n/a	\$2	\$4	\$30 FE	Fully Earned	\$20	\$15
New Jersey HO4	\$0	n/a	n/a	\$5	n/a	\$2	\$4	\$15 FE	Fully Earned	\$20	\$15
New Jersey HO6	\$0	\$5	n/a	\$5	n/a	\$2	\$4	\$20 FE	Fully Earned	\$20	\$15
New Mexico HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30 FE	Fully Earned	\$20	\$15
New Mexico HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15 FE	Fully Earned	\$20	\$15
New Mexico HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$15 FE	Fully Earned	\$20	\$15
New York HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$15	\$15
New York HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$15	\$15
New York HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	No Fee	Fully Earned	\$15	\$15
N Carolina HO3/HO5	\$0	\$3	n/a	\$3	n/a	\$3	\$3	No Fee	Fully Earned	\$0	\$15
N Carolina HO4	\$0	n/a	n/a	\$3	n/a	\$3	\$3	No Fee	Fully Earned	\$0	\$15
N Carolina HO6	\$0	\$3	n/a	\$3	n/a	\$3	\$3	No Fee	Fully Earned	\$0	\$15
N Dakota HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$25	\$15
N Dakota HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$25	\$15
N Dakota HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$25	\$15
Ohio HO3/HO5	\$0	\$3	n/a	\$3	n/a	\$2	\$3	\$50	Fully Earned	\$15	\$15
Ohio HO4	\$0	n/a	n/a	\$3	n/a	\$2	\$3	\$30	Fully Earned	\$15	\$15
Ohio HO6	\$0	\$3	n/a	\$3	n/a	\$2	\$3	\$30	Fully Earned	\$15	\$15

See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Oklahoma HO3/HO5	\$0	\$0	n/a	\$0	n/a	\$0	\$0	\$30	Fully Earned	\$20	\$0
Oklahoma HO4	\$0	n/a	n/a	\$0	n/a	\$0	\$0	\$30	Fully Earned	\$20	\$0
Oklahoma HO6	\$0	\$0	n/a	\$0	n/a	\$0	\$0	\$30	Fully Earned	\$20	\$0
Oregon HO3/HO5	\$0	\$0	n/a	\$0	n/a	\$0	\$0	\$50	Fully Earned	\$20	\$0
Oregon HO4	\$0	n/a	n/a	\$0	n/a	\$0	\$0	\$20	Fully Earned	\$20	\$0
Oregon HO6	\$0	\$0	n/a	\$0	n/a	\$0	\$0	\$20	Fully Earned	\$20	\$0
Pennsylvania HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Fully Earned	\$20	\$15
Pennsylvania HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$20	\$15
Pennsylvania HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Rhode Island HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Rhode Island HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$20	\$15
Rhode Island HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
S Carolina HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$10	\$15
S Carolina HO6	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$20	Pro-rated	\$10	\$15
S Carolina HO4	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$15	Pro-rated	\$10	\$15
S Dakota HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$40	Pro-rated	\$20	\$15
S Dakota HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$20	\$15
S Dakota HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$20	\$15
Tennessee HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Tennessee HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$25	Fully Earned	\$20	\$15
Tennessee HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$25	Fully Earned	\$20	\$15

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Policy Fee shown in Blue are a **FE- Fixed Expense Fee**.

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See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Texas HO3/HO5	\$0	\$6	n/a	\$6	\$6	\$2	\$4	\$50 MGA	Fully Earned	\$20	\$15
Texas HO4	\$0	n/a	n/a	\$6	\$6	\$2	\$4	\$5 MGA	Fully Earned	\$20	\$15
Texas HO6	\$0	\$6	n/a	\$6	\$6	\$2	\$4	\$20 MGA	Fully Earned	\$20	\$15
Utah HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$10	\$15
Utah HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$15	Fully Earned	\$10	\$15
Utah HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$10	\$15
Vermont HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$10	\$15
Vermont HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$10	\$15
Vermont HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$10	\$15
Virginia HO3/HO5	\$0	\$2	n/a	\$6	\$6	\$2	\$4	\$30	Pro-rated	\$20	\$15
Virginia HO4	\$0	n/a	n/a	\$6	\$6	\$2	\$4	\$15	Pro-rated	\$20	\$15
Virginia HO6	\$0	\$2	n/a	\$6	\$6	\$2	\$4	\$25	Pro-rated	\$20	\$15
Washington HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$20	\$15
Washington HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$20	\$15
Washington HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Pro-rated	\$20	\$15
W Virginia HO3/HO5	\$0	\$3	n/a	\$3	n/a	\$2	\$3	\$50	Fully Earned	\$0	\$15
W Virginia HO4	\$0	n/a	n/a	\$3	n/a	\$2	\$3	\$20	Fully Earned	\$0	\$15
W Virginia HO6	\$0	\$3	n/a	\$3	n/a	\$2	\$3	\$20	Fully Earned	\$0	\$15
Wisconsin HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15
Wisconsin HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$20	Fully Earned	\$20	\$15
Wisconsin HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$50	Fully Earned	\$20	\$15

See **Earning Method** for **Billing** and **Policy Fees**. **REIN – Reinstatement** and **NSF Fees** are all **Fully Earned**

State	Installment Billing Fees							Other Fees			
	Full Pay	10% Down	50/50	40/30/30	25/25/25/25	EFT	ACP	POLICY FEE	Earning Method	REIN	NSF
Wyoming HO3/HO5	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Wyoming HO4	\$0	n/a	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15
Wyoming HO6	\$0	\$6	n/a	\$6	n/a	\$2	\$4	\$30	Fully Earned	\$20	\$15

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.

Payments

The New Home UI provides a variety of payment options.

Click on an option for more information:

- Intend to purchase policy – no payment today
- Monthly –Automatic Card Payment (ACP) Credit/Debit Card
- 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



Choose a billing plan

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	\$ 839.00	\$ 839.00
<input checked="" type="radio"/>	Monthly - Automatic Card Payment (ACP)- Credit/Debit Card	\$ 151.40	\$ 72.76	\$ 839.00	\$ 879.00
<input type="radio"/>	Monthly - EFT withdrawn monthly	\$ 151.35	\$ 64.51	\$ 839.00	\$ 861.00
<input type="radio"/>	Full Payment - 100% paid now	\$ 839.00	N/A	\$ 839.00	\$ 839.00
<input type="radio"/>	40/30/30 - 40% now + 2 billings of 30% each mailed to client	\$ 353.60	\$ 248.70	\$ 839.00	\$ 851.00

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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.

Make a Payment

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

Payment Plan Full Payment - 100% paid now
Deposit Amount \$839.00

Down Payment Details

Payment Amount 

Payment Method ☐ Credit/Debit Card
☐ EFT (Electronic Check)
☐ Agency Trust

Make a Payment

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

Payment Plan Monthly - EFT withdrawn monthly
Deposit Amount \$151.35
Installment Amount \$64.51
Installment Service Fee \$2.00

Down Payment Details

Payment Amount 


Payment Method ☐ Credit/Debit Card
☐ EFT (Electronic Check)
☐ Agency Trust

Make a Payment

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

Payment Plan 40/30/30 - 40% now + 2 billings of 30% each
mailed to client
Deposit Amount \$353.60
Installment Amount \$248.70
Installment Service Fee \$6.00

Down Payment Details

Payment Amount 

Payment Method ☐ Credit/Debit Card
☐ EFT (Electronic Check)
☐ Agency Trust

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Payments – Pay Now Options

Monthly –Automatic Card Payment (ACP) Credit/Debit Card

- The down payment is the Policy Premium x 15% + the Policy Fee (where applicable)

Future Payment Details

- The date can be selected 7 days prior, or 7 days after the policy effective date. The date selection range is unique to Monthly Automatic Card Payment - Credit/Debit Card

For more information, [read our ACP Frequently Asked Questions here](#)

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Make a Payment

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

Payment Plan	Monthly - Automatic Card Payment (ACP)- Credit/Debit Card
Deposit Amount	\$151.40
Installment Amount	\$72.76
Installment Service Fee	\$4.00

Down Payment Details


Payment Amount 

Payment Method ☒ Credit/Debit Card

Credit Card Information

Card Number Card Type  

Expiration Date  Card Holder's Name

Card Verification Number (Optional) 

Billing Address on Card

☒ Use this Address 637 CLAIRE PL
SAN RAMON
CA 94583

Credit Cards Accepted: Visa, MasterCard, American Express and Discover



Future Payment Details

Credit Card

Select the monthly due date that works best for you:

[Purchase Policy](#)

[Return to Payment Plans](#)

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

Payment Plan

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.

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](#).

The zero down – **Intend to purchase policy – no payment today** is only available on **New Home purchases** that are **Mortgagee billed at renewal**.

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:

eoi@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:

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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.

OK Cancel

- **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

Next >

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

Start Billing >

* 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](#).

The zero down – **Intend to purchase policy – no payment today** is only available on New Home purchases that are **Mortgagee billed at renewal**.

- ✓ **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](#).

Home Replacement Cost Valuation (HO3, HO5)

Verisk 360Value®

Introducing 360Value® for Replacement Cost Coverage

On May 27, 2020 we introduced a new process for calculating the estimated replacement cost for home and dwelling fire insurance policies. With 360Value you will have an enhanced homeowner's underwriting and quoting process.

A better, agent driven experience. The new business process is streamlined and speeds up the transaction with reliable prefill for quick premium calculations.

Accurate estimations. 360Value is a true component-based replacement cost estimating system. Utilizing information related to the location, structure size, construction type, and features - it produces a detailed estimate of the cost to rebuild. 360Value bases its replacement cost estimates on the methodology and database of Xactimate®, Xactware's industry-leading property claims-estimation system. The Xactimate system is used by more claims adjusters than all other claims-estimation systems combined.

Data captured by verifying information. Get the most out of your valuable time by simply verifying the pre-filled, reliable data as opposed to manually entering property characteristics.

The integration with comparative raters, ability to modify coverage and gain access to the reports works the same way as it does today. Take a sneak peek at our new process and how this will impact your existing quote:

The following tabs provide more information on the transition to Verisk 360Value®

[Watch our 360Value® demo video](#)

[360Value® Tutorial](#)

Please click [here](#) to view unique **California Replacement 2011 Regulations**.

Minimum Replacement Cost Values

- If the replacement cost on **360Value®** is **greater than** our new minimum calculated replacement cost, we will use **360Value®**.
- If the replacement cost on **360Value®** is **less than** our new minimum calculated replacement cost, we will use the **Minimum Replacement Value** calculations shown below:

If the Minimum Replacement Cost from **Verisk 360Value®** is less than 100 per Square foot + garage, then we will use the **\$100.00 per square foot plus any garage/carport calculation**.

There are two components to the **Minimum Replacement Cost** calculation:

1. **Home**
2. **Garages/Carports**

The minimum replacement cost for **GARAGES** will be based on **\$100.00 per square foot plus 1/3 of the replacement cost for any garages**.

We are calculating each garage as 288 square feet. See example below:

Square Feet = 2000 x \$100.00 = \$200,000.00

2 Garages = 576 square feet x \$100.00 = \$57,600 x .33 = \$19,008.00

Add \$200,000.00 + \$19,008.00 = \$219,008.00 – MINIMUM

REPLACEMENT COST rounded = \$219,000.00

The minimum replacement cost for **CARPORTS** will be based on **\$100.00 per square foot plus 10% of the replacement cost for the # of carports**.

Square Feet = 2000 x \$100.00 = \$200,000.00

2 Garages = 576 square feet x \$100.00 = \$57,600 x .10 = \$5,760.00

Add \$200,000.00 + \$5,760.00 = \$205,760.00 – MINIMUM

REPLACEMENT COST rounded = \$205,800.00

The CA Replacement Cost Regulations went into effect On June 27, 2011

Summary of Regulations.

Training/CE Requirement

After June 27, 2011 every resident licensee (agent, brokers and CSRs) must complete 3 hours of training on HO insurance valuation prior to making any estimate of HO replacement cost for a consumer. In other words, after June 27 an agent or broker providing a replacement cost estimate to a consumer without having completed the 3-hour training will be violating the regulations. Approved courses are listed on the DOI web site at <http://interactive.web.insurance.ca.gov/providercourselookup/index.jsp>

This list is easily found using the Agents & Brokers pull-down menu from the home page of the Department's web site.

Basic Rule

Under California law, the final responsibility for determining the amount of insurance that should be purchased rests with the consumer. Therefore be sure to apply this Basic Rule: *Never provide a guarantee or assurance that the amount of insurance purchased is enough to rebuild the home in the event of a loss.*

Don't over-commit or make the decision for the client

Be careful not to assure the client that they have sufficient coverage, because this could end up in an E&O claim if the policy limits aren't sufficient to rebuild the home. If the client asks "Do I have enough coverage?" or "How much coverage do I need?" you should explain that ultimately the client needs to determine how much coverage they need. Of course, you can help by using **360Value®** to review the unique features and finishes in their home, but the bottom line is that the client must make the final decision about the amount and adequacy of coverage.

Replacement Cost Summary

California resident licensees (agents, brokers and CSRs) are required to provide the applicant or insured with a copy of the Homeowner Notice used to rate the policy according to the following rules:

1. If you review replacement cost with an applicant or insured, you must provide the Homeowner Notice (estimate of replacement cost) to them at the time the estimate is communicated.

2. If the replacement cost is reviewed on the phone with an insured you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of the phone call.
3. If the replacement cost is reviewed on the phone with an applicant you must mail the Homeowner Notice (estimate of replacement cost) to them within 3 business days of when they agree to buy the policy.
4. If the applicant or insured doesn't buy the policy then the Homeowner Notice (estimate of replacement cost) doesn't have to be provided.

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

Policies Affected

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

File Records/Documentation

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

- 1) The "status" of the person making the estimate (e.g., insurance agent, contractor, appraiser, etc.);
- 2) The name and address of the estimator;
- 3) The source from which or method by which the estimate was prepared (e.g. **360Value®**); and
- 4) Copies of any reports, such as inspection reports, used to prepare the estimate.

These documents must be maintained for five years after termination of the policy. Documents do not need to be maintained for applicants who are not subsequently issued a policy.

Summary

- 1) Complete the required 3-hour training.
- 2) Never guarantee that a particular amount of coverage is "enough".
- 3) When using **360Value®**, be sure to follow our instructions exactly.
- 4) Keep all records associated with generating the replacement cost estimate.

Agent Portal Landing Page – Self Service

The Agent Portal provides an **Action** Menu of Policy Self- Service Options.

Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	<div> <div>-Select-</div> <div> -Billing- Endorse/Update Policy INsite Inspection Reports Letter of Experience Mortgagee/Lender Change Notes Paperless Status Policy History Print Dec Page Report Lookup View Acknowledgments View Consumer Portal View Final Quote eDocs </div> </div>

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Click on any **Action** menu link below for more info:

- [INsite](#)
- [Billing](#)
- [Endorse/Update Policy](#)
- [Inspection Reports](#)
- [Letter of Experience](#)
- [Mortgagee/Lender Change](#)
- [Notes](#)
- [Paperless Status](#)
- [Policy History](#)
- [Print Dec Page](#)
- [Report Lookup](#)
- [View Acknowledgements](#)
- [View Final Quote](#)
- [eDocs](#)

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Select **INsite** from the **Action** Menu



INsite is our customer relations management tool.

- The **INsite Home Page** provides an overview of the policy information.
- The **Service Menu** on the left side of the **Home Page** will allow you to navigate to various policy **service features**.
- These are many of the same **service features** that are also available from the Action Menu on the **Dashboard**.

Contact Us

Home Page
Additional Interests
Billing
Endorse Policy
Endorsement List
Letter Of Experience
Inspection
Notes
Paperless Status
Print Dec Page
Claims
eDocs
Policy History
Report LookUp
View Consumer Portal
View Final Quote
Client Info
Product Guides
Return to Dashboard

Home-H3
NP2770521
Status: Active
Other Policies: -select-

View Policy as of: 06 09 2022

POLICY

Policy Number: NP2770521
Policy Type: Home-H3 Owner Occupied/Primary
Client ID: 900000767511
Profit Area: 1st
Property Address: 9079 E HILLERY DR, SCOTTSDALE, AZ 85260
Mailing Address: Same
Policy Term: 04/14/2022 - 04/14/2023
Quote Started: 04/14/2022
Inception Date: 04/14/2022
Quote: AH2023190
Pay Plan: DB03 - 40/30/30 - 40% now + 2 billings of 30% each mailed
Equity Date:
Rate Book Code: RAE

POLICY HOLDER

Named Insured: JOHN DOE
Additional Named Insured: NONE
Gender:
Gender:
Marital Status: M
Marital Status:
DOB: 01/01/1970
DOB:
Last 4 SSN:
Phone: Home (402) 555-1212
Email: sean.sturek@stillwater.com

AGENT

CS Serviced: TESTER TUTORIAL(FN1)
Stillwater Insurance Svcs Inc
FNS FN1 IDY1920
RSM: Direct Operations
Phone: (888)333-2120
Email: INS@STILLWATER.COM

COMMUNICATION HISTORY [view more]

Transaction Type		Entry Date
Mortgagee/Lender Change	06/08/2022 Added WELLS FARGO BANK NA #936 As of: 6/8/2022 En [read more]	06/08/2022
Mortgagee/Lender Change	06/08/2022 BANK OF AMERICA, N.A. is now bill to mortgagee. E [read more]	06/08/2022
Mortgagee/Lender Change	06/08/2022 Added BANK OF AMERICA, N.A. As of: 6/8/2022 Enter [read more]	06/08/2022
IBS/CASH NOTES	ACP Payment Error - Automatic monthly credit card payment (A [read more]	06/02/2022
IBS/CASH NOTES	Payment taken via FIRST on 04/14/2022 for \$771.94 by Credit [read more]	04/14/2022
Public Records Digital Map	Property data retrieved year built 1992 square footage 2863	04/14/2022
No Hydrant Required	No hydrant required as the protection class for the address [read more]	04/14/2022

COVERAGES

Min. Replacement Cost: \$573,000.00

Cov	Description	Limit/Value	Deductible	Premium
HOA	Dwelling	\$573,000	\$1,000	\$1,522.56
HOB	Other Structures	\$57,300		
HOC	Personal Property	\$429,750		\$143.25
HOD	Loss of Use	\$229,200		
HOE	Liability	\$300,000		\$15.00
HOF	Medical Payments	\$2,000		\$3.00
216	Home Alarms and Devices			-\$3.33
290	Actual Cash Value or Replacement			\$102.18
MOL	Mold, Fungus & Rot			
GRF	Dwelling - Extended Replacement			\$72.20
Fees				
Policy Fee - Fully Earned				\$30.00
Total				\$1,884.86

DISCOUNTS

Discount	Factor
Age of Construction	\$-172.38
Age of Insured (50-54)	\$94.81
Full Sprinklers	\$5.60
Personal Status	\$108.11
Tile Roof	\$61.54

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Billing

How to view :

- Select **Billing** from the **drop-down Action Menu** or via the **INsite Service Menu**.

The **Billing** screen offers various service options including:

- **Make a Payment** – to pay online
- **Billing History** –
 - View all Billing Transactions
 - Search by Start and End dates
- **Payment Schedule** - See a what is due and when
- **Update/Endorse Policy** – for online changes
- **Return to Dashboard** – to go back to the Agent Dashboard

If the Policy is in **Expired, Cancelled** or **Cancel Pending** status you may see these following options. If these options appear you will select them to process a payment instead of selecting - **Make Payment**:

Reinstate/Endorse Policy

Renew/Endorse Policy

Policy Billing Status

NP2770521

Account Status: Active
 Pay Plan: DB03 - 3 payments
 Last Payment Received: \$771.94 on 04/14/2022
 Total Amount Due: \$1,112.92
 Term Effective Date: 04/14/2022
 Term Expiration Date: 04/14/2023

Make Payment

Billing History

Payment Schedule

Update/Endorse Policy

Return to Dashboard

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access **Service** features from the **Action Menu on the Dashboard** - or via **INsite**.



Contact Us

Endorse/Update Policy

CP004274 - DOE, JOHN

[Correct Effective Date of Policy](#)
[Cancel Policy – Insured Request](#)
[Correct Cancel Date of Policy](#)
[Modify Coverage on Policy](#)
[Modify Additional Interest \(not a Lender or Mortgagee\)](#)
[Mortgagee/Lender Change](#)
[Update Property Unit/Apartment# \(Condo & Renters only\)](#)
[Update Property Address \(Renters only\)](#)
[Update Mailing Address](#)
[Update Insured Email Address](#)
[Update Phone Number](#)
[Update Automatic Card Payment \(ACP\) Information on file](#)
[Change Pay Plan to Monthly Bank Withdrawal \(EFT\)](#)
[Update Bank Account Information for Monthly Payments](#)

Endorse/Update policies **instantly** using the provided options.

Click on any of the options listed in the **Endorsement menu** for more information

To process changes select **Endorse/Update Policy** from the **Action Drop Down Menu** or via the **INsite Service Menu** and then select the endorsement you need from the **Endorse/Update Policy Menu**.

Note: Not all the Endorsements shown here will appear on all policies.

Example:

- **Correct Effective Date of Policy** is only available for 30 days after the Policy Effective date.
- **Pay Plan** options listed will vary based on if the Policy is set up on Monthly EFT or not.

If you need further assistance, contact **Customer Service** using the **Contact Us** option in the upper right corner of the screen.

If you don't see the option you are looking for, please contact Customer Service.

[Return to Dashboard](#)

[Service Features Menu](#)

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Correct Effective Date of Policy

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Correct Effective Date of Policy** from the Endorsement menu.
- **Enter the desired New Effective Date**
- **Enter Reason for Effective Date Change**
- Click on **Update Effective Date**
- A new Dec Page can be viewed immediately

The prior policy will show as Cancel Pending or Cancelled and the new policy will show as Active.

All money is moved automatically

◀ Endorsement Menu

◀ Service Features Menu

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Correct Effective Date

4701 PATRICK HENRY DR SANTA CLARA CA 95054

Policy Type: Commercial

BP2000048

Current Effective Date: 05/26/2022

Term Expiration Date: 05/26/2023

New Effective Date

Reason for Effective Date Change

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 as entered above. The new policy will be accessible upon completion of this transaction.

☐ I have received authorization from the Named Insured to do this in order to accommodate a change in the closing date of the property purchase, or for another reason

Update Effective Date

Back

Date Parameters:

- Effective dates can be moved forward up to **30 days of the original policy effective date** and backdated up to **14 days or to the quote date**, whichever is later.
- If the date entered is outside these parameters, you will receive a warning message

New Effective Date cannot be after 02/25/2021

New Effective Date

Name	Policy/Quote	Action
Acme Co	BP9001610 ⓘ Commercial Active	-Select- -Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Cancel – Insured Request

How to process:

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Cancel Policy Insured Request** from the Endorsement menu.
- **Enter Cancel Effective Date**
- **Select Reason for Cancellation**
- **Add Cancel Note**
- **Click Cancel Policy**

Click [Here](#) to view Policy Cancel Guidelines

Cancel Policy

NP2770521

Term Effective Date: 04/14/2022

Term Expiration Date: 04/14/2023

Cancellation Date

mm dd yyyy 📅

Reason for Cancellation

- ☐ Billing Options
- ☐ Moved
- ☐ Policy Service
- ☐ Product Features
- ☐ Claim Service
- ☐ Other - please explain below
- ☐ Price
- ☐ Replaced Coverage
- ☐ Sold

Cancel Notes - required if Other chosen

☐ I have received authorization from the Named Insured to cancel this policy

Cancel Policy

Back

JOHN DOE

9079 E HILLERY DR SCOTTSDALE AZ 85260

Policy Type: Home-H3

◀ Endorsement Menu

◀ Service Features Menu

◀ Table of Contents

Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu** on the **Dashboard** - or via **INsite**.

Endorse/Update Policy

Correct Cancel Date of Policy

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Correct Cancel Date** from the Endorsement menu.
- **Enter the New Cancel Date**
- **Enter Reason for Cancel Date Change**
- Click on **Update Cancel Date**

Correct Cancel Date

CP2049284

Current Term Effective Date: 05/03/2022

Current Cancel Date: 06/28/2022

New Cancel Date

 ⓘ

Reason for Cancel Date Change

Update Cancel Date

Back

NINA BENNETT

1333 RIVER ST NIAGARA WI 54151

Policy Type: Home-H3

Correct Cancel Date of Policy

- Some insured request cancelled policies can have the Cancellation Date amended using this Endorsement feature.
- 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 to ins@stillwater.com for processing.

◀ Endorsement Menu

◀ Service Features Menu

◀ Table of Contents

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Modify Coverage on Policy

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Modify Coverage on Policy** from the Endorsement menu.
- Select the Effective Date:

Endorsement
Modify Coverage

Effective Date

06

08

2022

Continue

Cancel

Endorsement

Modify Coverage

Premium Total: 1,884.86

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	1000		1000
COV A-DWELLING	573000	1,522.56	573000
COV B-OTHR STRC	57300	INCLUDED	
COV C-PERS PROP	429750	143.25	429750
COV D-LOSS USE	229200	INCLUDED	229200
COV E-PERS LIAB	300000	15.00	300000
COV F-MED PAY	2000	3.00	2000
HOME ALERT PROT	BASIC	-3.33	BASIC
CONTENTS COV	Replacement	102.18	Replacement
INFLATION GUARD	NO COVERAGE	NO COVERAGE	NO COVERAGE
EARTHQUAKE 5%	NO COVERAGE	NO COVERAGE	NO COVERAGE
LOSS ASSESSMENT	No Add'l Cov	NO COVERAGE	No Add'l Cov
ACV WIND/HAIL	N/A	NO COVERAGE	N/A
WATER BACK UP		NO COVERAGE	No Change
MOLD,FUNGUS,ROT	2500	INCLUDED	
WIND/HAIL DED	N/A		N/A
BLDG ORD OR LAW	10% of Cov A	INCLUDED	10% of Cov A
COMMON CONSTR	NO COVERAGE	NO COVERAGE	NO COVERAGE
COVA-EXT RPLCMT	50% of Cov A	INCLUDED	50% of Cov A
PERS INJURY	NO COVERAGE	NO COVERAGE	NO COVERAGE
SPEC PERS PROP	NO COVERAGE	NO COVERAGE	NO COVERAGE

Fully Earned Fees: 30.00

Total: 1,884.86

Scheduled Personal Property
Customize Replacement Cost

Cancel

NP2770521

John Doe

9079 E HILLERY DR SCOTTSDALE AZ 85260

Policy Type

H3 - HOMEOWNERS 3 SPECIAL FORM

Residence Type

PRIMARY

Construction Year

1992

Use the **Change To** select drop down to make changes

Click [here](#) to view **coverage restriction guidelines for Coverage A and C** on Home, Condo, and Renter policies.

Click [here](#) for more info on the **SPP requirements**

Click [here](#) for more info on **Verisk 360Value®**

Update **SPP Scheduled Personal Property Review** or **Customize Replacement Cost**



◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Correct First and Middle Name (or initial of Named Insured

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Correct First and Middle Name (or initial of Named Insured** from the Endorsement menu.



REQ2937T | [Contact Us](#) ⓘ

Endorsement

Update Name

First Name

Middle Name

John

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.

☐ AH2022741 (John Doe)

Save

Cancel

Client ID: 900000767511

Policy: NP2770521

Insured Name: John Doe

Click [HERE](#) for additional information on Corrections to the Named Insured.

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Modify Additional Interest (not a Lender or Mortgagee)

NP2770521

JOHN DOE

9079 E HILLERY DR SCOTTSDALE AZ 85260

Additional Interest List

This policy does not contain any Additional Interests

Add Additional Interest

Done

Use this to add a vendor, business, rental agency, etc.

Do not use this to add a Lender or Mortgagee. Use the Modify Mortgagee feature.

The vendor, business, rental agency, etc. may need proof that the insured has a current policy, and need to be notified if the policy is cancelled or non-renewed. Their name will be added to an Additional Interests certificate of Insurance.

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Modify Additional Interest (not a Lender or Mortgagee)** from the Endorsement menu.

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Mortgagee/Lender Change

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **(Mortgagee/Lender Change)** from the Endorsement menu.

Mortgagee List

NP2770521

JOHN DOE

9079 E HILLERY DR SCOTTSDALE AZ 85260

Mortgagee	Sequence	Date Added	Loan Number	Edit	Bill To	Delete
1 BANK OF AMERICA, N.A. ISAOA ATIMA PO BOX 961291 FORT WORTH, TX 76161	▼	06/08/2022	1234567		<input checked="" type="checkbox"/>	
2 WELLS FARGO BANK NA #936 ISAOA PO BOX 100515 FLORENCE, SC 29502	▲	06/08/2022	1234567		<input type="checkbox"/>	

Personal/private loans and lenders are ineligible.

To add a mortgagee, click on the Add Mortgagee button and complete the steps.

To change the name, address, or phone number of listed mortgagee complete the following steps:

1. Remove the mortgagee
2. Click the Add Mortgagee button and add the new mortgagee with updated information.

Add Mortgagee

Done

Use the **Sequence**, **Edit** and **Delete** options if you need to update existing information



Personal/private loans and lenders are ineligible.

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Update Property Unit/Apartment

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **(Update Property Unit/Apartment)** from the Endorsement menu.
- This option is only available on **Renters** and **Condo** policies.

Contact Us ⓘ



Update Apartment/Unit

CP2770031

519 W HIGH ST d
PEORIA, IL 61606

New Apartment/Unit #

Update

Back

JANE DOE

Policy Type: Renters

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Update Property Address

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **(Update Address)** from the Endorsement menu.
- This option is only available on **Renter** policies in the same state.
- State to State moves require a New Policy.
- Updating an address can result in a change of policy premium.

Update Property Address

CP1770355

194 BROOKFIELD LN #194
AGAWAM, MA 01001

Address

123 Main St

Apt/Unit

ZIP Code

Verify Address

Cancel

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Update Mailing Address

Update Mailing Address

CP1770355

Current Mailing Address

194 BROOKFIELD LN194, AGAWAM, MA 01001

☐ Check here to edit this mailing address [Help](#)

Location Address

194 BROOKFIELD LN194, AGAWAM, MA 01001

☐ Check here to replace your mailing address with your location address

Continue

Back

How to Process

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Mailing Address** from the Endorsement menu.

Select the desired update option:

- ☐ **Check here to edit this mailing address**
- ☐ **Check here to replace your mailing address with your location address**

JANE DOE
Policy Type: Renters

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.

Out of Country Mailing Address

- If the customer has an International (Out of the Country Mailing Address) **Please contact Customer Service for processing.**

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Update Insured Email Address

How to process:

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Update Insured Email Address** from the Endorsement menu.

Endorsement

Policy: CP1770355

Update Email Address

The policy's current email address is: NONE@GMAIL.COM

New Email Address

Check this box to remove the current email address ☐


Save

Cancel

◀ Endorsement Menu

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747  Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy

Update Phone Number

How to process:

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Update Phone Number** from the Endorsement menu.

Endorsement

Update Client Phone

Home Phone

[Clear](#)

Cell Phone

[Clear](#)

[Save](#)

[Cancel](#)

Client ID: 900000758053

Policy: CP1770355

JANE DOE

194 BROOKFIELD LN #194 AGAWAM MA 01001

[◀ Endorsement Menu](#)

[◀ Service Features Menu](#)

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy Pay Plan Changes

How to Process:

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.
- Select **Update Automatic Card Payment (ACP) Information on file** from the Endorsement menu.
- ACP Payment changes are only available on policies that were quoted and submitted with the ACP Payment Plan.

UPDATE BILLING DETAILS

CREDIT CARD INFORMATION

Client ID: 900000770455 **Account Number:** *****0002
Policy: NP2770691 **Card Holder:** john doe
Insured Name: Test Eft

Card Number



Card Type

Expiration Date

 mm/yy

Card Holder Name

Billing Address on Card

7015 FINCHLEY DR
REYNOLDSBURG, OH 43068

[Use a Different Address](#)

- ☐ By checking this box, the insured understands and agrees to these [Terms & Conditions](#)
- ☒ The Insured agrees to use DocuSign to electronically sign for and acknowledge setting up or changing a monthly credit card to pay for this policy.

Update Credit Card

Cancel

◀ Endorsement Menu

◀ Service Features Menu

◀ Table of Contents

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Endorse/Update Policy Pay Plan Changes

How to Process:

- Select **Endorse/Update Policy** from the **drop-down Action Menu** or via the **INsite Service Menu**.

There are two **Pay Plan** Endorsements:

- Change Pay Plan to Monthly Bank Withdrawal (EFT)** -which allows you to put a policy on a Monthly EFT Pay Plan.
- Update Bank Account Information for Monthly Payments** – which allows you to modify existing EFT account info.

◀ [Endorsement Menu](#)

◀ [Service Features Menu](#)

◀ [Table of Contents](#)

Endorsement

Client ID: 900000767511
Policy: NP2770521

Change Pay Plan to EFT

Routing #

Account Type

▼

Account #

Click [HERE](#) to open and acknowledge the Terms and Conditions.

☒ The Insured agrees to use DocuSign to electronically sign for and acknowledge setting up or changing a monthly electronic debit (EFT) to pay for this policy.

If the Insured declines to use DocuSign, un-check the box. We will follow up with the Insured by mail and/or email to get the EFT form signed. You can also print the form by selecting "Print EFT Form" below. If the insured signs it, please email the copy to CustomerCare@Stillwater.com.

[Print EFT Form](#)

Save

Cancel

Endorsement

Client ID: 900000770463
Policy: NP2770693

Modify EFT Account

Routing #: 104000016

First National Bank of Omaha

Account #: *****345

1620 Dodge Street

Account Type: Checking

Omaha, NE 68197

Routing #

Account Type

Checking ▼

Account #

Click [HERE](#) to open and acknowledge the Terms and Conditions.

☒ The Insured agrees to use DocuSign to electronically sign for and acknowledge setting up or changing a monthly electronic debit (EFT) to pay for this policy.

If the Insured declines to use DocuSign, un-check the box. We will follow up with the Insured by mail and/or email to get the EFT form signed. You can also print the form by selecting "Print EFT Form" below. If the insured signs it, please email the copy to CustomerCare@Stillwater.com.

[Print EFT Form](#)

Save

Cancel

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Inspection Reports

Inspection Reports - NP0071819

10080 PLACID ST, LAS VEGAS, NV 891830000


Status: Active

07/06/20 Inspection Report

Click on the Report link to view

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.


Back



Z

NP0071819

10080 PLACID ST , LAS VEGAS NV, 89183



General Information			
Account:	621477 - STILLWATER CONDITION CHECK	Agent Number:	X1Y000 ID21964
Mail Address:	10080 PLACID ST , LAS VEGAS NV, 89183	Agent Name:	MAJIDAS TOUCH INSURANCE INC
County:	Not Provided	Order Date:	6/23/2020
Protection Class:	Not Provided	Survey Date:	6/26/2020
Policy Type:	Not Provided	Complete Date:	7/2/2020
Gated:	Y	Effective Date:	6/12/2020

Comments

No gutters on the house. No liability concerns in the surrounding areas.

Property Information		On File
Year Built:		1994
Total Living Area:		2664
Number of Families:		1
Coverage		\$363,000

Referrals:	(Total Value: 7)	Additional Data
No Structure		Occupancy
TLA		Home Type
TLA Estimated	0	Number of Garage Stalls
Premises		
Premises Hanging Wires/Extension Cords	7	

How to view :

- Select **Inspection Reports** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.


Letter of Experience

How to view :

- Select **Letter of Experience** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Immediately obtain a **Letter of Experience**.

The Letter provides **Claims History** and the **Policy Period** they have been insured.



STILLWATER
INSURANCE COMPANY
PO Box 45126, Jacksonville, FL 32232
Stillwater.com

06/08/2022

Michele Abbate
10080 Placid St
Las Vegas, NV 89183

Dear Michele Abbate

This is in response to a request for written confirmation of your insurance claims history with us - what the insurance industry typically calls a "Letter of Experience".

Company Name	Stillwater Insurance Co
Policy Number	NP0071819
Named Insured	Michele Abbate
Type Of Policy	Homeowners 5 Comprehensive Form
Policy Period	06/12/2020 to 06/12/2023 <small>This period may include lapses in coverage and does not imply continuous coverage.</small>
Current Property	10080 Placid St, Las Vegas, NV 89183

There was no claim activity reported on the policy and period listed above.

Date of Loss	Claim#	Type of Claim/Coverage	Total Paid	At Fault	Status
.....					

For additional information please contact us at the number on the front page of your policy declarations.
To report a claim, please call 800-220-1351 anytime - 24 hours/day and 365 days/year.

Sincerely,
Stillwater Insurance Co

This information is intended solely for the individual(s) to whom this is addressed. This is not a contract, policy or binder of coverage. All coverages are subject to the terms and conditions contained in the policy.

LETTER OF EXPERIENCE & CLAIMS HISTORY

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

How to view :

- Select **Notes** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Notepad List for Policy BP9001610

Conversation History

Search: <input type="text"/>				
Type	Entry Date	Performed by	Contact	Note
VOICE	06/23/2022 2:06:58 PM	cortney.jenkins	Kimberly Leach	Mary Lou read statement of no loss, took payment to renew with cont cov

Notepad

Search: <input type="text"/>			
Transaction Type	Entry Date	Performed by	Edit
INSPECTIONS	10/30/2019	Arteschne Walker	
CALL LOG	08/27/2019	JuanCarlos Andrade	
Communication - Chat	07/31/2020	Stacey Stopak	

Click on the desired **Transaction Type** to view a Notepad entry

[Return To Dashboard](#)

[Add Note](#)

[Filter By Type](#)

Notes

The **Conversation History** provide a record of Call/Chat communications.
The **Notepad** provides a record of Notepad entries.

- Notes are for reference only
- They're not processing instructions
- Underwriters aren't alerted of notes
- Communicate by email or phone when important or in response to a question
- Otherwise, these are documented key transactions

Click on **Add Note** to add a New Note

Add a New Note for Policy BP9001610

Notes are not sent to Underwriting or Processing. Please do not make policy change requests or ask coverage questions in this field.

Note Text

[Return To Notepad List](#)
[Add Note](#)

[Service Features Menu](#)

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Paperless Status

This option will allow you to verify the **Paperless Status** on the Policy and to Activate or Deactivate Paperless Delivery for the client. **Options vary based on status:**

1. Not Registered for Self Service Site and on Paperless Delivery.
2. Registered for Self Service Site but not on Paperless Delivery (option to Activate Paperless)
3. Set up for Self Service Site and on Paperless Delivery (option to Deactivate Paperless)
4. Set up on Paperless Delivery but not registered for Self Service Site (option to Deactivate Paperless)

How to view :

- Select **Paperless Status** from the **drop-down Action Menu**

Paperless Status

Client 000027471185 - ABREU JOSE

This client is currently NOT PAPERLESS and IS NOT REGISTERED for SelfService.

Please assist the client with registering for SelfService. Once registered, the option to activate Paperless will be made available.

Once Paperless is activated, most documents will no longer be sent via US mail. The client will need to log in to SelfService to view their policy documents.

[Return to Dashboard](#)

1

Paperless Status

Client 000024535798 - ABBOTT CODY

This client is currently PAPERLESS and IS REGISTERED for SelfService.

[Return to Dashboard](#)

[Deactivate Paperless for this client](#)

3

Note: Deactivating the Paperless Status may not immediately remove the paperless mouse over indicator or the Paperless Icon from INsite.

Paperless Status

Client 000003673102 - ACEVEDO ALBERTO

This client is currently NOT PAPERLESS and IS REGISTERED for SelfService.

[Return to Dashboard](#)

[Activate Paperless for this client](#)

2

Paperless Status

Client 900000759832 - WIND CHECK

This client is currently PAPERLESS and IS NOT REGISTERED for SelfService.

Advise the client that due to their current paperless status, they will not receive most policy documents via physical mail and that they must register for SelfService to access their documents online. If they choose to deactivate paperless, they will need to register to reactivate.

[Return to Dashboard](#)

[Deactivate Paperless for this client](#)

4

Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

How to view :

- Select **Policy History** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Policy History

BP9001610

Policy Type: Commercial

- APPLICATION (DOCUSIGN) (2019-07-24)
- NEW BUSINESS (2019-07-24)**
- PAYMENT CONFIRMATION (2019-07-24)
- PAYMENT CONFIRMATION (2020-07-31)
- PAYMENT CONFIRMATION (2021-07-21)
- SIGNED APPLICATION DOCUMENTS

[Return to Dashboard](#)

Policy History is an archive of Policy Documents

- Select
- Click on the desired Document Type to view a PDF version of the Document.

STILLWATER INSURANCE GROUP
ACCORD INSURANCE SOLUTIONS INC
4259 FAIRWOOD ST
FREMONT CA 94538-5909

We appreciate your business!

PLEASE NOTE THIS UPDATED NUMBER:
TO REPORT A CLAIM PLEASE CALL 1(800)220-1351

MINELANI, LLC
BLDG 601
4701 PATRICK HENRY DR
SANTA CLARA CA 95054-1819

STILLWATER INSURANCE GROUP
ACCORD INSURANCE SOLUTIONS INC
4259 FAIRWOOD ST
FREMONT CA 94538-5909

We appreciate your business!

MINELANI, LLC
BLDG 601
4701 PATRICK HENRY DR
SANTA CLARA CA 95054-1819

PLEASE NOTE THIS UPDATED NUMBER:
TO REPORT A CLAIM PLEASE CALL 1(800)220-1351

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Print Dec Page

How to view :

- Select **Print Dec Page** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Policy Declarations

NP2770686


Policy Declarations Page as of :

06 07 2022

[Return to Dashboard](#)

[View Policy Declaration Page](#)

[View Original Declaration Page](#)

		PO Box 45126 Jacksonville FL 32232-5126 For Service call: (888) 333-2120 For Claims call: (800) 220-1351		POLICY NUMBER NP2770686 HOMEOWNERS 4 CONTENTS BROAD FORI	
COVERAGE DECLARATION		Client ID 900000770373 EFFECTIVE DATE 06/08/2022 EXPIRATION DATE 06/08/2023			
NAMED INSURED: THIS IS A TEST - NO COVERAGE PROVIDED PLY THIS IS A TEST - NO COVERAGE PROVIDED THIS IS A TEST - NO COVERAGE PROVIDED		AGENT: STILLWATER INSURANCE SVCS INC PO BOX 45126 JACKSONVILLE FL 32232-5126 (888)333-2120			
LOCATION OF RESIDENCE PREMISES 9213 PRESTWICK GREEN DR COLUMBUS OH 43240 EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE					
SECTION I PROPERTY COVERAGES					
COVERAGE A DWELLING \$ NO COVER	COVERAGE B OTHER STRUCTURES \$ NO COVERAG	COVERAGE C PERSONAL PROPERTY \$ 50,000	COVERAGE D LOSS OF USE \$ 20,000	DEDUCTIBLE All Peril \$ 500	
SECTION II LIABILITY COVERAGES					
COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE		COVERAGE F - MED PAY TO OTHERS \$ 2,000 EACH PERSON			
COVERAGE C - PERSONAL PROPERTY COV E - PERSONAL LIABILITY COV F - MED PAY TO OTHERS HOME ALERT PROTECTION LOSS SETTLEMENT-PERSONAL PROP POLICY FEE - FULLY EARNED				PREMIUM / CREDIT 222.00 18.00 6.00 -9.00 64.00 30.00	
INCLUDED COVERAGES : COV D-LOSS USE; MOLD FUNGUS ROT					
DISCOUNTS: AGE OF INS (50-54) DSC					
TOTAL POLICY PREMIUM				\$ 331.00	

◀ Service Features Menu

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Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

Report Look Up

How to view :

- Select **Report Look UP** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Underwriting CLUE Reports are archived here.

Search Result for PRD Home-H3 Quote/Policy

Available report(s) can be viewed from below option(s)

Available option(s) for your search below

1. [PROPERTY CLUE](#)

Go Back

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

View Acknowledgements

How to view :

- Select **View Acknowledgements** from the **drop-down Action Menu**.

Acknowledgments List for Policy NP2770693 for client JOHN DOE.

Acknowledgment Type	Acknowledged by	Received
EFT Monthly Payment	SEAN STUREK	2022-06-09
One Time EFT Payment	SEAN STUREK	2022-06-09

View Acknowledgements is an archive list of various **Policy Acknowledgements**. Click on the desired **Acknowledgment Type** to view.

[Return To Dashboard](#)



Electronic-Online Payments – EFT Payments – Terms and Conditions

EFT (Electronic Funds Transfer) is Stillwater Insurance Group's automated electronic-online payment system.

This can be used to pay for:

- The new policy or renewal
- Just the Down-Payment
- The Down-Payment and Monthly Bank Withdrawal payments
- Just the Monthly Bank Withdrawal payments

And you can use EFT to make a "one-time" payment on a bill you receive in the mail, for example when you don't have enough time to mail the payment. Call us or your agent to make the payment.

These payments are deducted electronically from a checking or savings account of your choice.

By clicking <Submit>, <Purchase Policy> or <Make a Payment> you authorize Stillwater to make a one-time withdrawal of the amount indicated and from the bank and account shown.

If you have also chosen a Monthly Bank Withdrawal, you also authorize Stillwater to make a monthly withdrawal of the amount indicated and from the bank and account shown.

This is referred to as an EFT (Electronic Funds Transfer) transaction.

Important Additional Information

1. This transaction is fully electronic and will be withdrawn from your account immediately.
2. Once <Submit>, <Purchase Policy> or <Make a Payment> has been clicked the initial withdrawal/payment cannot be reversed or changed.
3. You are responsible for providing the correct bank routing and account numbers.
4. You are responsible if the withdrawal/payment cannot be processed for any reason other than our direct and gross negligence.
5. You are responsible for any possible returned payment charge(s) if the withdrawal/payment is not honored or cannot be made.
6. If your premium payment is not honored or cannot be processed for any reason except our direct and gross negligence, your policy may cancel, or we have the right to cancel your policy for non-payment.

When Monthly Bank Withdrawals Are Made

The monthly withdrawals for future payments will occur on the day of the month that corresponds to the Effective Date of your policy unless the Effective Date falls on the 29th, 30th, or 31st of the month, in which case the withdrawal date will be the first business day of the following month.

For example, if your policy Effective Date is 2/10, withdrawals will occur on the first business day which falls on or after the 10th of the month, starting on the following month. If your policy Effective Date is 3/29, withdrawals will occur on the first business day of each month, starting on the second month after the Effective Date. Therefore the first installment will be due on the first business day in May.

In most cases there is a small monthly non-refundable fee to process the monthly bank withdrawals.

Name	Policy/Quote	Action
DOE JOHN	CP0042747 ⓘ Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

View Final Quote

Allows you to view the **Final Quote** when the Policy was issued.

How to view :

- Select **View Final Quote** from the **drop-down Action Menu** or via the **INsite Service Menu**.

Basic Home Information	Coverages	Questions	Additional Interests	Supplemental Info	Purchase																												
<h3>Coverages</h3> <p>You can review, customize and select the coverages on this page.</p> <table border="1"> <thead> <tr> <th>Premium</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>\$294.00/year Payment Plans Available</td> <td>\$500</td> </tr> </tbody> </table> <h3>Included Coverage</h3> <table border="1"> <thead> <tr> <th></th> <th>Limit</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Deductible</td> <td>500</td> <td></td> </tr> <tr> <td>Personal Property</td> <td>50000</td> <td>185.00</td> </tr> <tr> <td>Loss of Use</td> <td>20000</td> <td>INCLUDED</td> </tr> <tr> <td>Liability</td> <td>300000</td> <td>18.00</td> </tr> <tr> <td>Medical Payments</td> <td>2000</td> <td>6.00</td> </tr> <tr> <td>Actual Cash Value or Replacement</td> <td>Replacement</td> <td>55.00</td> </tr> <tr> <td>Mold, Fungus & Rot</td> <td>2500</td> <td>INCLUDED</td> </tr> </tbody> </table> <p>Additional Optional Coverages ⊕ Scheduled Personal Property</p>						Premium	Deductible	\$294.00/year Payment Plans Available	\$500		Limit	Premium	Deductible	500		Personal Property	50000	185.00	Loss of Use	20000	INCLUDED	Liability	300000	18.00	Medical Payments	2000	6.00	Actual Cash Value or Replacement	Replacement	55.00	Mold, Fungus & Rot	2500	INCLUDED
Premium	Deductible																																
\$294.00/year Payment Plans Available	\$500																																
	Limit	Premium																															
Deductible	500																																
Personal Property	50000	185.00																															
Loss of Use	20000	INCLUDED																															
Liability	300000	18.00																															
Medical Payments	2000	6.00																															
Actual Cash Value or Replacement	Replacement	55.00																															
Mold, Fungus & Rot	2500	INCLUDED																															
<h3>Quote Details</h3> <p>Name JOHN DOE</p> <p>Phone Number (402) 555-1212</p> <p>Location 5044 Rotherham Rd Columbus OH 43232</p> <p>Google Earth View Aerial View</p> <p>Quote Number AH2025184 (Renters)</p> <p>Licensed Agent TESTER TUTORIAL(FN1)</p> <p>CLUE Report</p> <p>LIVE Online Support Chat with one of our specialists.</p> <p>Exit Quote</p>																																	

Name	Policy/Quote	Action
DOE JOHN	CP0042747 Home-H3 Active	-Select-

Quickly access Service features from the **Action Menu on the Dashboard** - or via **INsite**.

eDocs

eDocs are standard policy documents that we are not required to mail.

They include:

- the basic policy booklet,
- privacy notice,
- and other standard documents (forms) that have no personal information on them.

- The eDocs archive is the only place these documents are available.
- Click on the **Document** to view
- eDocs are NOT available in the **Policy History** document archive.
- The document can be printed (for mailing) or emailed.

How to view :

- Select **eDocs** from the **drop-down Action Menu** or via the **INsite Service Menu**.

eDocs List for Policy BP9001610

Click on a document to view and print it at your convenience. You may also request a copy be sent to you by mail or email, at no cost. To request a copy, you can contact us by mail, email, fax or phone.

When requesting your free copy, please include your name, policy number and where and how we should send you the documents. We will send them to you on the next business day.

Mail Stillwater Insurance Services, PO Box 45126, Jacksonville, FL 32232-5126
 Email email us at reprint@Stillwater.com
 Fax fax toll-free to (866)877-6355
 Phone call toll-free (844)261-1674

Documents for policy term 07/24/2021 - 07/24/2022

☐ [Privacy Policy](#)

Documents for policy term 07/24/2020 - 07/24/2021

☐ [Privacy Policy](#)

Email Address

Email Docs

Print Docs

[Return To Dashboard](#)

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.
- **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.

Home Endorsement Special Instructions

Home Underwriting :

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

Update Named Insured

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.

- **Changes to the Named Insured can only be processed by internal reps. Please see the following update scenario guidelines.**
- To update the **Named Insured** please contact our Customer Service department via phone or online chat or send your requests to underwriting@stillwater.com

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

Changing Named Insured to a married name or back to a maiden name:

- Documentation is not required
- **Contact customer service**
- If the name change back to a maiden name is due to a divorce, verify who is living in the home and **the policy should be referred to Underwriting** for further review providing the information after the name change has been processed.

Click [here](#) for Guidelines on Updating or Adding an **Additional Named Insured**.

Correcting the Named Insured when written incorrectly.

- Spelling corrections can be endorsed by customer service.
- This includes policies accidentally submitted using a maiden name or using a nickname.
- **Contact customer service**
- Customer service will verify the **Named Insured** :
 - **Date of Birth**
 - **(Social Security # - when applicable)**
- **CLUE (Subject) and NCF reports will be reviewed to verify if they match the Named Insured.**
- **If the reports do not match, the policy must be rewritten by the agent.**

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 for the **Death of Named or ANI**
- Situations due to **divorce or refinance** cannot be processed.
- **In these instance the policy would need to be cancelled and coverage rewritten.**

◀ Endorsement Menu

◀ Back to Table of Contents

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

Update Additional Named Insured (ANI)

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.

Changes to the ANI can only be processed by internal reps. Please see the following ANI update scenario guidelines:

- 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 is documentation is required).*

HO3, HO5, HO6

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.

We will need the following to add:

1. First and Last Name
2. Date of Birth

If after 30 days:

- Documentation is not required if the spouse has the same last name.
- ❖ 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

HO3, HO5, HO6

Deleting an **Additional Named Insured** 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

HO3, HO5, HO6

Add a **Non-Spouse** as **Additional Named Insured**:

- ❖ **Documentation is always required if the ANI is not the spouse, even if within 30 days of New Business and regardless if same last name or not.**

We will need the following to add:

1. First and Last Name
 2. Date of Birth
- ❖ Proof the requested party is on deed or loan is required.
 - ❖ Confirm the requested party resides in the household.

Please fax or email this documentation to Underwriting

Adding an **Additional Named Insured Renters (HO4)**

Spouses & Live-In Partners can be added as an **ANI** at anytime.

No proof of lease/rental agreement needed.

We will need the following to add:

1. First and Last Name
2. Date of Birth

Removing an ANI 30 days after the NB date requires written consent from the Additional Named Insured. If consent cannot be obtained, we need a copy of the lease agreement. **Please fax or email this documentation to Underwriting.**

Click [here](#) for Guidelines on Updating a **Named Insured**

Click [here](#) for Guidelines for the **Death of Named or ANI**

Death of the Named Insured or Additional Named Insured

The following applies to all policies types and must be sent to underwriting:

Home Underwriting :

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

Named Insured – in the event of the death of the Named Insured:

- We require a copy of the death certificate to confirm the Named Insured is deceased in all states.
- We will allow the spouse to be added or changed to the **Named Insured** under the following conditions:
 - If already listed as **Additional Named Insured** – confirmation of the spouse's date of birth and * Social Security number are required.
 - If not listed as an **Additional Named Insured** - a copy of the deed, title or loan docs + spouse's date of birth and * Social Security number are required.
 - *If the spouse has a different last Name, we require all of the above along with a copy of the Marriage Certificate.*

❖ **Note :** The Social Security number is not required in California, Hawaii, Maryland, Massachusetts, and Florida X-Wind (21SPC)

Additional Named Insured – in the event of the death of the Additional Named Insured:

- To remove the ANI we will require a copy of the death certificate to confirm the Additional Named Insured is deceased.

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.

◀ [Endorsement Menu](#)

◀ [Back to Underwriting Menu](#)

◀ [Back to Table of Contents](#)

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 On existing policies coverage can be increased up to 30% of the current Coverage A Value by agents or customer service.</p> <p>Underwriting approval is required for requests over 30% of the current Coverage A value, and should be emailed to Underwriting@Stillwater.com</p> <ul style="list-style-type: none"> This is to ensure if there is a disparity greater than 30% between the two that the replacement cost detail for the home is accurate. An email will be sent to the agent if additional info is needed to clarify the details of the home. <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>There is a 300K max limit: Coverage requests over \$150,000 to \$300,000 require Underwriting Approval. Please email Underwriting@Stillwater.com and provide the quote or policy number and an explanation for the higher Coverage C Limit.</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> <div> <p>✓ Note on HO3/HO5:</p> <p>Stillwater provides an interface with 360Value® which is used to calculate Home Replacement Cost valuations</p> <p>Click here for additional information on how 360Value® can be used to adjust various home design characteristics, which provides an even more accurate replacement cost valuation.</p> </div>	<p>Coverage A On existing policies coverage can be increased up to 30% of the current Coverage A Value by agents or customer service.</p> <p>✓ Example: Current value of \$100,000 can be increased up to \$130,000.</p> <p>Underwriting approval is required for requests over 30% of the current Coverage A value, and should be emailed to Underwriting@Stillwater.com</p> <ul style="list-style-type: none"> This is to ensure if there is a disparity greater than 30% between the two that the value of the condo is accurate. An email will be sent to the agent if additional info is needed to clarify the value of the condo. <p>Coverage C Agents can update Coverage C up to \$300,000</p>

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](#)
- [Conservatorships](#)
- [Death of a Named Insured or Additional Named Insured](#)

Dwelling & Residence Premises

- [Age of Home](#)
- [Commercial Storage Containers](#)
- [Construction Type \(ineligible\)](#)
- [Course of Construction \(Remodeling & Renovation\)](#)
- [Foundation Requirements](#)
- [High Value Homes](#)
- [Home Value / Replacement Cost](#)
- [Maintenance / Pride of Ownership](#)
- [Occupancy HO3/HO5](#)
- [Occupancy HO4](#)
- [Occupancy HO6](#)
- [Ownership Corporate Owned Condo HO6](#)
- [Ownership Condo For Sale](#)
- [Other Structures](#)
- [Personal Property/Storage Facility](#)
- [Policy Value States](#)
- [Roof Cover Types](#)
- [Solar Panels](#)
- [Solid Fuel Burning Appliances](#)
- [Utility Requirements](#)
- [Vacant Properties](#)

Exposures / Location

- [Animals \(Animal Liability\)](#)
- [Attractive Nuisances](#)
- [Brush Forest Area](#)
- [Fire Protection](#)
- [Home Business](#)
- [Home Day Care](#)
- [Pools](#)
- [Trampolines](#)
- [Unsecured Personal Property](#)
- [Vehicles](#)

The following is a list of Endorsements that should be sent to Underwriting for processing:

- Some Customize Replacement Cost reduction changes: Click [HERE](#) for more info on RCE changes
- Increase for Other Structures
- High Value Dwelling changes
- SPP (Scheduled Personal Property) requests
- Adding/removing Additional Insureds
- Removing Named Insured due to death, or exception request
- Removing Additional Named Insured
- All trusts, except for the NI's own family trust (i.e., John Smith, John Smith Family Trust)
- Address corrections other than the house number
- Reinstatement after the cancel date
- Wind Mitigation Credits
- Occupancy changes on HO6
- HO4 Coverage C increases over 150k
- HO3/HO5 Coverage A increases over 30%

Refer to Home Underwriting :

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

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Coverage A Change Guidelines

Please follow these guidelines if you receive a request to Change the Coverage A Value

If the request is to decrease coverage because the current Coverage A is higher than the Verisk RCE:

- Verify with the insured that all characteristics of the home are correct, print the RCE, have the insured sign and submit with a request to decrease to RCE.
- If changes need to be made, print the RCE, have the insured sign and submit with a request to Underwriting to decrease to the corrected RCE.

If the request is to decrease coverage below the current Verisk Replacement Value:

- Verify with the insured that all characteristics of the home are correct. If so, advise coverage cannot be decreased.
- If changes need to be made, print the Verisk RCE, have the insured sign and submit with a request to Underwriting to decrease to the corrected Verisk RCE.

The only other two characteristics where proof is required are **Square Footage** that is lower than what the county has listed and **Year Built**.

Home Underwriting :

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

Prior Insurance

California HO5

We ask the following question on California HO5 quotes.

Has the applicant experienced a lapse in coverage during the past 36 months?

[If "Yes", risk is Prohibited] *

☐ Yes ☐ No

California HO5 is the only quote type that does not allow a lapse in coverage during the past 36 months.

In all Other states

We do not require prior insurance on any Stillwater Home Policy Type in our standard program.

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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	Montana	60 months
Alaska	60 months	Nebraska	60 months
Arizona	60 months	Nevada	60 months
Arkansas	60 months	New Hampshire	60 months
California	60 months	New Jersey	60 months
Colorado	60 months	New Mexico	60 months
Connecticut	60 months	New York	60 months
District of Col.	60 months	North Carolina	60 months
Delaware	36 months	North Dakota	60 months
Florida	See FL Page	Ohio	60 months
Georgia	60 months	Oklahoma	60 months
Hawaii	36 months	Oregon	60 months
Idaho	60 months	Pennsylvania	60 months
Illinois	60 months	Rhode Island	60 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
Michigan	60 months	West Virginia	60 months
Minnesota	60 months	Wisconsin	60 months
Mississippi	60 months	Wyoming	60 months
Missouri	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.

✓ Notes

- Subrogated Losses** are treated the same as a **CLOSED Loss**. (Change effective 1/13/2021)
- Any **CLOSED** claim showing zero paid is **NOT** counted.
- Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

- Open Losses** – include proof of closed claim and amount paid.
- Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting** for review if at least one of those claims was filed within the Loss History Experience period.

Claim Loss History

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

AL	AK	AR	AZ	CA	CO	DC	GA	ID	IL	IN	KS	LA	MA
ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY
OH	OK	PA	RI	SC	SD	TN	UT	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

- "Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.
 - Freeze, Flood and Weather are all "Weather Related" losses.
- Liability Losses
- Any Non Weather Related **Water Loss**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the **PRIOR OWNER** or **TENANT** at the **RISK** address

❖ Any Open Loss

- Non Weather Related **Water Losses**
 - Our guidelines regarding **NON WEATHER RELATED WATER** losses have changed in designated states.
 - The change is that we now prohibit **WATER** losses at the **RISK** address to include "any Non Weather related **Water Losses** filed by the **PRIOR OWNER**"

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is **NOT** counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Claim Loss History

The following states review claims with a **36 month** Loss Experience Period:

DE MD

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED.

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

- "Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.
 - Freeze, Flood and Weather are all 'Weather Related' losses.
- Liability Losses
- Any Non Weather Related **Water Loss**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

- Non Weather Related **Water Losses**
 - Our guidelines regarding **NON WEATHER RELATED WATER** losses have changed in designated states.
 - The change is that we now prohibit **WATER** losses at the **RISK** address to include "any Non Weather related Water Losses" filed by the **PRIOR OWNER**

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Claim Loss History

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

IA | VA

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

- **Weather Related"** We allow 1 Weather Related Loss.
 - Freeze, Flood and Weather are all 'Weather Related' losses.
- **Liability Losses**
- Any Non Weather Related **Water Loss**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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Claim Loss History

The following 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

- Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.
 - Freeze, Flood and Weather are all 'Weather Related' losses.
- Liability Losses
- Any Non Weather Related **Water Loss**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

- Non Weather Related **Water Losses**
 - All Non Weather Related **Water Losses** should be referred to underwriting.
 - If Underwriting receives proof that the water loss has been remediated we cannot decline.

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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Claim Loss History

The following states review claims with a **36 month** Loss Experience Period:

Hawaii

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED

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

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

- Weather Related" We allow 1 Weather Related Loss.
 - Freeze, Flood and Weather are all "Weather Related" losses.
- Liability Losses
- Any Non Weather Related **Water Loss**

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any CLOSED claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

Claim Loss History

The Loss Experience Period in Florida varies by Company:

- **SIC:** Policies that begin with a N prefix = **36 Months**
- **SPC:** Policies that begin with a C prefix = **60 Months**

Florida

ACCEPTABLE LOSSES

Claims filed by the insured at the risk address or prior address that are CLOSED

- In FL we allow the following:
- 1 Other Loss
- 1 Weather Related Loss
- 1 Non Weather Related Water Loss

UNACCEPTABLE LOSSES

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

1. Unacceptable Losses - Claims filed by the INSURED/APPLICANT

❖ Any Open Loss

- In FL we allow 1 "Non Weather Water Related" loss or 1 "Weather Related" loss, or 1 Other Loss.
- Freeze, Flood and Weather are all 'Weather Related' losses.

Examples of ineligible combinations:

- 1) 1 Weather Related loss + 1 Other Loss = not eligible
- 2) 1 Water Related loss + 1 Other Loss = not eligible

- Liability Losses

NON APPLICANT CLAIMS AT THE RISK ADDRESS

2. Unacceptable Losses - filed by the PRIOR OWNER or TENANT at the RISK address

❖ Any Open Loss

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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

- 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

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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Claim Loss History

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

- **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

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.

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Claim Loss History

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

- **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

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is **NOT** counted.
- **Water Losses** include the following:
 - Appliance (APPL)
 - Accidental Discharge (ACCDL)
 - Mold
- **Liability Losses** include the following:
 - LIAB = Liability
 - DOG = Dog Bite
 - SLIP = Slip/Fall

❖ Underwriting Referrals

The following require underwriting review:

1. **Open Losses** – include proof of closed claim and amount paid.
2. **Disputed Claims** – include details from prior carrier with amount paid.

Quotes with the following (*otherwise allowable losses*) will be referred to Underwriting for review even if the Loss in question (*falls outside of the Claim Loss Experience history period*):

- **All risks with a pattern of two or more claims regardless of payout, or location address should be referred to Underwriting for review if at least one of those claims was filed within the Loss History Experience period.**

TEXAS

In TX, state statutes require that we allow a total of 2 “Appliance Related water” losses, 1 “Other Water Related” loss, and 1 “All Other” loss. Any responses greater than these numbers will prevent the quote from continuing. Any mold losses that have not been remediated deem the risk as being ineligible.

- ✓ 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, receipts, 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 or 2 Appliance Related Water Damage Losses
- 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 Water Related Loss + 1 Weather Related Loss
- 1 or 2 Appliance Related Water Damage Losses + 1 Water Related Loss + 1 Other Loss

CLUE Reports Comprehensive Loss Underwriting Exchange

As part of the Home quote a CLUE report will run prior to policy submission.

When ordered a CLUE Report link will appear below the **Quote Number**


The CLUE report must be viewed to continue.

Click on the link to view the report.

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.

- **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 following properties are ineligible:

- Titled in the name of a trust when the trust is the Named Insured.
- Titled in the name of an LLC, or Corporation, or LLP (*the exception is a Corporate Owned Condo*). Click [HERE](#) for more info.
- Titled in the name of a Land Trust
- Homes deeding "In the Estate of"
- Homes in Probate
- No more than 2 mortgages are acceptable on a policy.

✓ **Note:**

We allow Family Trusts and Life Estates as **Additional Insured**.

Please click on the following tab to view Renters HO4 (Signed Lease Agreement) Eligibility Guidelines:

[Named Insured Definition Chart](#)

[HO4 Guidelines](#)

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

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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.

Tenant Occupied Condo

✓ Note on adding an LLC to Tenant Occupied Condo

Why may we request for a copy of the deed or LLC papers ?

We try to confirm by county records first. If we send back asking for proof, then it's because the county does not reflect the LLC or we need to review the deed transfer. Also, it depends on what the request is, which policy form and if it's new business or renewal. We have received requests to change the named insured to an LLC because the deed has changed, only to learn that it is not the insured's LLC. If the deed change is to a third party, the policy would need to be rewritten. If it's a scenario where I have deeded my property to my LLC, we would allow the change. Because not all situations are clear and need further review/research, we may ask for a copy of the deed.

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

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Additional Interest (Certificate Holder)

- A Certificate Holder is an entity like an apartment complex or leasing office that requests evidence of insurance.
- **Certificate Holders** are not provided coverage.
- 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.
 - If the **Certificate Holder** calls, they can request to be removed and you can process the endorsement over the phone.

Click [here](#) to view unique guidelines for **CA and CT** that allow a **3rd Party mailed notification**.

Additional Insured (Residence Premises)

The **DEFINITIONS** section of the endorsement details the Coverage Limitations



POLICY NUMBER:

HOMEOWNERS
HO 04 41 10 00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED RESIDENCE PREMISES

SCHEDULE*

Name And Address Of Person Or Organization

Interest

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

Definition 5, which defines "insured" is extended to include the person or organization named in the Schedule above, but only with respect to:

1. Coverage **A** - Dwelling and Coverage **B** - Other Structures; and
2. Coverage **E** - Personal Liability and Coverage **F** - Medical Payments To Others but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises".

SECTION II - EXCLUSIONS

This coverage does not apply to "bodily injury" to an "employee", "residence employee" or a temporary employee furnished to the "insured" to substitute for a permanent "residence employee" arising out of or in the course of the employee's employment by the person or organization.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person or organization named in the Schedule will be notified in writing. All other provisions of this policy apply.

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California Designation of Additional Person to Receive Notification

CA only: Effective 01/01/2016 New and Renewal Business

- A Designation of Additional Person to Receive Notifications, has been added in California.
- California law requires that we allow the policyholder to designate one additional person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of a policy for nonpayment of premium.
- The designated person cannot make changes to the policy.
- The designated person will be added by our processing department on the additional interest screen as a "D" type record.
- The form will generate on all new and renewal business.
- **The CA Designation does not go into effect until 01/01/16 at which time a link to the form will be provided.**

Connecticut – Important Notice to Senior Citizens Third Party Notification

- Connecticut law permits any Named Insured **age 55 and older** to designate a third party to receive notifications.
- This includes any cancellation or non-renewal notices.
- The designated person cannot make changes to the policy.
- The designated person will be added by our processing department on the additional interest screen as a "D" type record.
- Setting up Third Party notification requires completion of the following form.
- **Click on the tab to view a copy of this form:**

FN1507 02 08

- The completed form can be **faxed** or **emailed**.

- Fax: (866)877-6355
- Email: ins@stillwater.com

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Conservatorship

What is a Conservatorship?

It is a legal term for when a person (conservator) is appointed by the court to take care of someone's finances when he or she cannot make these types of decisions because of an illness, injury, or disability.

FAQs:

Q: What permissions are granted to the Conservator?

A: The conservator has the same authorizations as the policyholder including:

- Policy Endorsements
- Cancellations
- Claim filing
- Coverage Inquiries
- Payments

Q: How do we grant authorization to the Conservator?

A: The following documents must be faxed or emailed for approval:

- Court Order
- Letter(s) of Administration
- Mailing Address and Name of the Conservator

When proof is received, we will do the following:

- Change the **mailing address** to the **Conservator's**. (We will not update the Name.)
- Add a **Note** indicating the addition of a **Conservator** (which will include the **Conservator's** full name).
- Save all documents to OnBase.
- **Fax: (866)290-2667**
- Email: underwriting@stillwater.com

Customer Service can process a request from a **Conservator**. If documentation can't be provided at the time of the call, ask the Conservator to send the required proof.

Q: How are refund checks and claim checks handled?

A: All checks are issued in the name of the "Named Insured(s)".

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Name Change Guidelines

Click on the following links for additional information on [Name Change Guidelines](#).

- [Updating Named Insured](#)
- [Updating or Adding an Additional Named Insured](#)
- [Death of the Named Insured or Additional Named Insured](#)
- [Trust and LLC or Corporation Guidelines](#)

Age of Home (HO3, HO5)

The maximum age of construction is **50 years** in all states except for the **exceptions** listed below:

The following message will appear if the home is **over 50 years old**. **No underwriting exceptions.**

Click [here](#) for
Max age of Condo

Due to the age of the dwelling, this risk does not qualify for this program

Exception States: The above message will also appear based on these guidelines:

- **Nevada** – Homes constructed **prior to 1992** are ineligible. **No underwriting exceptions.**

Underwriting Review States: The following states have special review guidelines:

- Homes constructed over **50 years old** require prior underwriting review:

- | | |
|-------------------------------|------------------------|
| ○ California | ○ Maine |
| ○ Connecticut | ○ Maryland |
| ○ District of Columbia | ○ Missouri |
| ○ Florida | ○ New Mexico |
| ○ Kentucky | ○ West Virginia |

The following message will appear in the above **Underwriting Review States**:

Based on the risk characteristics that were provided, underwriting approval is required prior to completing the quote. Proof the Roof, Electrical, HVAC and Plumbing Systems have been updated/replaced are required. Please send the request with contracts, payment receipts and photographs showing the roof (for roof types with maximum age) have been updated or replaced to underwriting@stillwater.com

- **Texas** – Homes constructed **over 50 years old** require underwriting review.

Click [Here](#) for more info on **Texas** guidelines.

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.

- 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.
- 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:

Max Age of Home -Texas (HO3/HO5)

Texas Homes constructed prior to 1950 (HO3/HO5)

Homes constructed **prior to 1950 (1900-1949)** will require underwriting review prior to issuance and the following message will display:

Based on the risk characteristics that were provided, underwriting approval is required prior to completing the quote. Proof the Roof, Electrical, HVAC and Plumbing Systems have been updated/replaced are required. Please send the request with contracts, payment receipts and photographs showing the roof (for roof types with maximum age) have been updated or replaced to underwriting@stillwater.com

- **Texas** - if the home was constructed **prior to 1900** a unique message will appear on Texas quotes.
 - **Service inspections** detailing the life expectancy of the **Electrical System, HVAC System and Roofing material** should be emailed to underwriting@stillwater.com for review before you can proceed with the quote.

Due to the age of the dwelling, service inspections need to be provided, at the expense of the homeowner, regarding life expectancy of the Electrical System, HVAC System and Roofing material prior to being able to prove a quote for this risk. Please submit copies of the service inspections to underwriting@stillwater.com

Max Age of Condo (HO6)

All Condos constructed **prior to 1900** are not eligible in all states except for the following:

- **Florida** is only available for Condos less than 100 years old
- **Texas** - If the Condo was constructed **prior to 1900** a unique message will appear on Texas quotes.
 - **Service inspections** detailing the life expectancy of the **Electrical System, HVAC System** and **Roofing material** should be emailed to underwriting@stillwater.com for review before you can proceed with the quote.

Due to the age of the dwelling, service inspections need to be provided, at the expense of the homeowner, regarding life expectancy of the Electrical System, HVAC System and Roofing material prior to being able to prove a quote for this risk. Please submit copies of the service inspections to underwriting@stillwater.com

Commercial Storage Containers

Commercial storage containers on the premises are not eligible.



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Construction Type

Dwellings and other structures using unusual or irreplaceable construction are **not eligible**. This would include, but is not limited to the following:

- **A Frame Construction**
- **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 may be allowed with underwriting approval – Email underwriting@stillwater.com for consideration*)
 - A **modular home** is a home that is manufactured in a production facility and are built in two or more sections in a controlled factory setting that are then transported and assembled on location. The assemble process typically uses a traditional concrete foundation (permanent foundation).
- **Post, Stilts or Pilings:** utilizes posts, stilts or pilings (*except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts*)
- **Utilizes asbestos siding or roofing materials**
- **Homes built fully or with the majority of the structure built underground.**
- **Dwellings or Other Structures susceptible to damage due to construction design or site location are ineligible**

Homes with garages that have been converted to living space are now eligible in all states, as long the space is not converted to multi-family occupancy.

- ✓ **Note: All Dwellings and Other Structures must be well constructed and built in accordance with prevailing codes as defined by local authorities.**

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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

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 - All Forms (All states)

Renewal business will not be affected

All States: Homes with **Coverage A limits of \$750,000** or higher can no longer be submitted for underwriting approval with Stillwater.

- Coverage A for all Dwelling Fire policy types is capped at \$749,999.
- Coverage A amounts that exceed this cap will display the following message:

☐ Agent Portal

Thank you for your High Value Dwelling Submission. We are unable to quote the requested coverage limit because it exceeds the maximum allowed.

☐ Direct to Consumer Portal

RESIDENCE INFORMATION



Thank you for your High Value Dwelling Submission. We are unable to quote the requested coverage limit because it exceeds the maximum allowed.

- There is no underwriting consideration for homes over 5000 square feet.

Basic Home Information

Square feet cannot be greater than 5,000.

Home Replacement Cost Valuation (HO3, HO5)

- **360Value®** is incorporated in the quote and provides additional options to adjust various home design characteristics, which can provide an even more accurate replacement cost valuation.

Please click on the following tab to view additional information on **360Value®**:

Verisk 360Value®

Home Maintenance Pride of Ownership

The home program is for homes and premises which exhibit pride of ownership. Evidence of physical decline and home upkeep include the following:

✓ **Note:**

Stillwater does a property inspection on all **HO3** and **HO5** policies.

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

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 (the exception is in CT)
- 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.
- 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.
- Residence premises must be well maintained with regular upkeep of items such as painting, roof repairs, landscaping (no bare dirt is permitted – landscaping can include hardscape) and other maintenance items that reflect a pride of ownership.
- Dwellings and other structures susceptible to damage due to construction design or site location are ineligible

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Home HO3/HO5

The residence premises must be owner occupied and used as the primary insured residence by the Named and or Additional Named Insured.

VACANT Dwellings are ineligible.

This would include, but not be limited to:

- Abandonment
- Condemnation

New home purchase must be occupied within 60 days after purchase.

Rental - Ineligible

- Homes with for rent signs are ineligible.
- Ineligible if rented or held for rent on a short term or vacation rental basis

HO3 SECONDARY & SEASONAL HOMES

Stillwater Insurance provides Coverage for Secondary/Seasonal Homes based on certain conditions.

Click [here](#) for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Homes.

Renters HO4

The residence premises must be rented by the Named and or Additional Named Insured.

VACANT Dwellings are ineligible.

This would include, but not be limited to:

- Abandonment
- Condemnation

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.

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.

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.

Condo HO6

HO6 CONDO OWNER OCCUPIED & TENNANT OCCUPIED

The residence premises must be owner occupied and used as the primary insured residence by the named and or Additional Named Insured.

Exception: HO6 – We allow a Tenant Occupied HO6 as well as a Secondary HO6.

VACANT Dwellings are ineligible. This includes, but not be limited to:

- Abandonment
- Condemnation
- New condo purchase must be occupied within 60 days after purchase.

HO6 TENANT OCCUPIED

Stillwater offers a Tenant Occupied Condo based on the following guidelines:

- The unit must be owned by the Named Insured and leased to a long-term tenant, 12 month leases are required (or month to month leases with the same tenant for long term occupancy) -no monthly, weekly or seasonal properties are eligible.
- The lease cannot be signed by more than 2 individuals

OCCUPANCY CHANGE FROM TENANT TO OWNER OCCUPIED CONDO

Occupancy changes from tenant to owner and owner to tenant on HO6 policies only, no longer have to be rewritten. The change can now be processed by endorsement. All requests should be referred to Underwriting for review and processing. To expedite, the agent or insured should include:

- Confirmation the risk is not vacant
- Occupancy: tenant or owner occupied
- Effective date
- and mailing address, if applicable

Home Underwriting :

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

HO6 SECONDARY & SEASONAL CONDOS

Stillwater Insurance provides a Secondary/Seasonal HO6 based on certain conditions.

Click [here](#) for additional information on the Occupancy guidelines and for state availability for Secondary and Seasonal Condos.

Corporate Owned Property Surcharge (Condo HO6 only)

Form availability:	Surcharge
HO6 Condo In Select States	25%

LLC, LLP or Corporations are only available for **Condo** in the following:

**Corporate Owned Condo HO6
state availability:**

Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut	Delaware	District of Col.	Idaho
Iowa	Illinois	Indiana	Kansas	Kentucky	Maine	Minnesota	Mississippi	Missouri	Montana
Nebraska	Nevada	New Hampshire	New Mexico	N Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
S Carolina (SPC)	Tennessee	Texas	Utah	Vermont	Virginia	West Virginia	Wisconsin	Wyoming	

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.

OK

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

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**.

Click [HERE](#) for more info.

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

Condo for Sale

The following question has been added on the Questions tab for HO6 Condo, Townhome quotes:

Is the Condo/Townhome currently listed For Sale or is it anticipated that it will be For Sale in the next 90 days?
[If "Yes", risk is Prohibited] *

☐ YES ☐ NO

If YES is selected the following edit is displayed:

Based on the information provided, this risk does not qualify. Property is for sale.

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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**.

Please see the [Florida Home coverage page](#) for Florida coverage exceptions.

This value can be increased via endorsement.

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

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

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

Examples of Eligible Other Structures:

- Barns (with no farming or ranching equipment – the only farm animals/ livestock we allow are horses and chickens)
- Boat Docks
- Detached Carport
- Fences
- Detached Garage
- Gazebo
- In ground Pools (above ground are considered personal property)
- Shed
- Shops
- **Solar Panels** (detached from main structure are considered **Coverage B**, if they are attached to the main structure they are considered as **Coverage A Dwelling**)
- Stables (with no farming or ranching equipment – the only farm animals/ livestock we allow are horses and chickens)
- Studio
- ✓ **Note: All Other Structures must be in good condition.**

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

[Ineligible Structures](#)

Home Underwriting :

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

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Ineligible Other Structures

All Other Structures must be in good condition.

The following Other structure requests are not eligible:

- Unmaintained structures
- Residence premises that have farm or ranching equipment.
- Other structures used for business or commercial use.
- Barns & Stables (with cows, sheep, or any other farm animals (excluding horses or chickens)

Home Underwriting :

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

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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**.

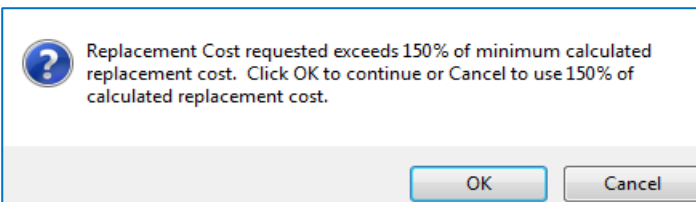
Example:

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 **360Value®** on our quote site.

Example:

- The preliminary rate comes back at 100k, making the maximum limit for Coverage A 150k.
- If more coverage is required, it can be customized using **360Value®**. If the customized replacement comes back at 200k, you can use that amount.
- If additional coverage is still needed the replacement value can 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 **360Value®**.

Roof Types – Roof Covers (HO3, HO5)

All roofs must be in good condition, regardless of type.

If there is any known damage, deterioration, missing shingles, excessive granular loss, raised/lifting shingles, or more than 1 layer of shingles on the roof the risk is ineligible.

Exception - Florida allows 2 layers of shingles and Kansas allows Composition over Wood.

Please click on the following link to view additional information on Roof eligibility (including photos):

Roof Cover Types

- ✓ **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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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 3 Tab Shingle	Synthetic/Rubber Roofing
Composition Architectural Shingle	Cement Fiber Shingle
Composition - Impact Resist. Shingle	Fiberglass Shingle
Laminate Architectural Shingle	Solar Shingle System

Wood Roofs are only allowed in Oregon & Washington

Wood Shingles or Shakes	Wood Shingles/Shakes - Deco Ptrn.
-------------------------	-----------------------------------

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 1/4 inch of rise for every 12 inches of run.

Membrane –EPDM or PVC & Sprayed Polyurethane Foam

Only allowed in: AR, AZ, CA, CO, HI, ID, IL, IN, IA, KY, ME, MS, MO, MT, NE, NV, NM, ND, OH, OK, OR, PA, SD, TN, UT, VT, WA, WV, WI, WY

- The roof must have at least 1/4 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 10 years.

TPO – Thermoplastic Polyolefin is an acceptable **Membrane** Roof Type

Solar Panels – Coverage Guidance

1. **Solar panels attached to dwelling, roof, etc. [Coverage A](#)**

- Part of the exterior dwelling, included in the dwelling limit
- Review the **Coverage A** limit to ensure there is adequate coverage for the solar panels.
- Adjust the [Verisk RCE valuation](#) to account for the value of the Solar Panels – [Click here for instructions](#).

2. **Solar panels that are attached to another structure or are located in the yard and attached to the Dwelling by an electrical line, etc., and/or have a permanent foundation, and/or cannot be moved to a new location/residence with ease. [Coverage B](#)**

- Review the **Coverage B** limit to ensure there is adequate coverage for the solar panels.
- Please click on the Other Structures tab for more info on increasing the Coverage B Limit:

[Other Structures](#)

3. **Solar panels located in the yard, not attached to the dwelling by electrical line, etc., do not have a permanent foundation, can be moved to a new location/residence. [Coverage C](#)**

- Review the **Coverage C** limit to ensure there is adequate Personal Property coverage for the solar panels.

• We do not allow the Solar Panel company to be listed on the policy for evidence of insurance.

Solar Panels – Coverage A increase – Adding to Verisk RCE

Optional Details

Exterior

Roof Construction, Specialty Windows, Specialty Trim and Details

- Roof Construction 100%
- Foundation Material 100%
- Property Slope
- Site Access
- Number of Dormers
- Exterior Doors 2
- Specialty Windows
- Exterior Trim and Details

Interior

Walls, Ceilings, Electrical, Specialty Systems

Room Information

Bedrooms, Dining Rooms, Laundry Rooms, Utility Rooms, Sports Courts

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

From **Optional Details**:

Select: **Additional Features**

Additional Features

Indoor Pools and Spas, Alternative Energy, Accessible Home

Indoor Pools and Spas

Alternative Energy

Solar Panels are selected under **Alternative Energy**

Alternative Energy

Select **Photovoltaic Solar System**

Photovoltaic Solar System (per panel)

Photovoltaic Battery Backup

Wind Turbine 2.0 Kw and Under (per watt)

Wind Turbine 2.1 Kw and Above (per watt)

Wind Turbine Battery Backup (per watt)

Photovoltaic Solar System (p

1

Enter the **number of panels**. Verify the \$ increase to the RCE and adjust the number of panels accordingly to account for the value of the panels.

Utility Requirements

If the age of the dwelling is greater than 50 years then the Dwellings must meet the following system update requirements:

HEATING

- Dwellings utilizing a primary source of heat that is not thermostatically controlled are ineligible
- Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.

ELECTRICAL

- Dwellings must have an electrical system that utilizes circuit breakers.
- Dwellings that utilize fuses are ineligible

PLUMBING

- Dwellings must have a plumbing system constructed from modern pipe materials such as copper or rigid plastic (e.g. PVC). This does not include plumbing outside the dwelling, drain pipes, sprinkler irrigation systems, or gas pipes.
- **Dwellings constructed over 50 years ago must have a plumbing system that utilizes modern pipe materials which have been “totally replaced” with modern pipe materials such as copper, PEX or PVC. Polybutylene and galvanized plumbing is ineligible.**

Click [here](#) for more information on utility update discounts.

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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: cows, sheep, or other farm animals (**excluding chickens and horses**), either owned or boarded.
- All **service animals** that qualify as a service animal under the American with Disabilities Act (ADA) are permissible, regardless of type or breed. However, note that if the service animal is a dog, which is considered an ineligible breed, the ABB coverage endorsement will not be available for buy back. A certificate showing the animal is a service dog is required. The certificate must be emailed to underwriting@stillwater.com
- According to the Americans with Disabilities Act (ADA), **service animals** are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include:
 - Guiding people who are blind
 - Alerting people who are deaf
 - Pulling a wheelchair
 - Alerting and protecting a person who is having a seizure
 - Reminding a person with mental illness to take prescribed medications
 - Calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack
 - ✓ **Note:** Service animals are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA.
- K9 Police Dogs are **NOT** eligible as an acceptable type of service animal that would otherwise not qualify.
- **Animal Liability Buyback is NOT available for Tenant Occupied Condo HO6.**

Prohibited Breeds:

- Akita
- Alaskan Malamute
- American Staffordshire Terriers
- Chow
- Dalmatian
- Doberman Pinscher
- Husky
- Pit Bull
- Presa Canario (Canary dog)
- Rottweiler
- Staffordshire Bull Terriers
- Wolf-dogs and Wolf hybrids.

✓ Note:

In addition, any dog that is known to be aggressive, has a previous bite history or is a mixed breed of any of the listed above is ineligible.

Ineligible breed or bite history disqualifies the risk in ALL states at New Business regardless if buy back coverage is available or not.

See exception states listed below.

Click on a state to view more information:

[Florida](#)

[Maryland](#)

[Missouri](#)

[New Jersey](#)

[Nevada](#)

[New York](#)

Animal Liability Coverage

The chart to the right show the states that offer the Animal Liability Buyback endorsement.

- The Coverage amount must be equal to or less than the Coverage E amount and cannot exceed \$300,000
- In NO states where we do NOT offer Animal Liability Buyback, the coverage is included as part of the Personal Liability coverage.
- The same rules apply to mid-term or after-new business requests. Any information received regarding ineligible animals on the property should be documented in Notes (notepad) and referred to underwriting for review.

*State Exceptions

Florida - offers a unique Dog Liability Coverage Endorsement based on the following limits:

Coverage Availability : Limit of Liability	PREMIUM
\$50,000 Personal Liability	\$25
\$1,000 Medical Payments	

Maryland – Does not ask about breed or bite history. Coverage is provided regardless of breed.

Missouri – Cannot decline due to breed, refer quote to underwriting for approval

Nevada – if a dog has been declared dangerous and/or vicious as outlined in [NRS 202.500 Click HERE for more info](#)

New Jersey – Cannot decline due to breed, refer quote to underwriting for approval

New York -if a dog has been designated as dangerous as outlined in the [Agriculture and Markets law Click HERE for more info](#)

STATE	Yes	No	STATE	Yes	No
ALABAMA	X		*NEVADA	X	
ALASKA	X		NEW HAMPSHIRE		X
ARIZONA		X	*NEW JERSEY		X
ARKANSAS	X		NEW MEXICO	X	
CALIFORNIA	X		NEW YORK		X
COLORADO	X		NORTH CAROLINA		X
CONNECTICUT		X	NORTH DAKOTA	X	
DELAWARE	X		OHIO	X	
*FLORIDA	X		OKLAHOMA	X	
GEORGIA	X		OREGON	X	
HAWAII	X		PENNSYLVANIA		X
IDAHO	X		RHODE ISLAND	X	
ILLINOIS	X		SOUTH CAROLINA	X	
IOWA	X		SOUTH DAKOTA	X	
KANSAS	X		TENNESSEE	X	
KENTUCKY	X		TEXAS	X	
LOUISIANA	X		UTAH	X	
*MARYLAND		X	VERMONT		X
MASSACHUSETTS		X	VIRGINIA		X
MICHIGAN		X	WASHINGTON	X	
MINNESOTA	X		WEST VIRGINIA	X	
MISSISSIPPI	X		WISCONSIN	X	
*MISSOURI	X		WYOMING	X	
MONTANA	X				
NEBRASKA	X				

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Nevada & New York Animal Liability Questions

The following question is unique to Nevada:

Does the occupant of the dwelling own an animal or plan on acquiring one in the next 12 months? *

☒ YES ☐ NO

Is it a dog that has been declared dangerous and/or vicious as outlined in **NRS 202.500**?

[If "Yes", the risk is prohibited] *

☐ YES ☐ NO

The following question is unique to New York:

Does the occupant of the dwelling own an animal or plan on acquiring one in the next 12 months? *

☒ YES ☐ NO

Is it a dog that has been designated as dangerous pursuant to Section 123 of the Agriculture and Markets law, as defined in Section 108.24 of the Agriculture and Markets law?

[If "Yes", the risk is prohibited] *

☐ YES ☐ NO

- A **Yes** response to the question will require further underwriting review to proceed with the quote.
- Please send an email to underwriting@stillwater.com to advise of the exposure. If there is any question if the dog is dangerous the policy should not be issued until the request is reviewed and approved by underwriting.
- For **Active Policies**, where the insured notifies the agent of a new or previously undisclosed dog: Please follow the same questions asked at new business and notify underwriting if the dog does not meet the acceptable requirements.

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Attractive Nuisances

The risk is ineligible if the Residence Premises has any high risk liability exposures. This includes but is not limited to the following:

- Skateboard ramps
- Climbing walls
- Tree houses
- Zip Lines
- A pond or similar water landscape feature that is unfenced, un-maintained or unfilled.
- Water slides that are built into the ground on steep slopes.

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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, [California \(Standalone EQ\)](#)

Residence Premises that are located within 400 feet of what we consider brush or forested areas are ineligible risks. There must be at least 400 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

CA HO5

In California Residence Premises that are located within 1,000 feet of what we consider brush or forested areas are ineligible risks. There must be at least 1,000 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

✓ **Note:** In the following states the Home Quote uses digital Brush mapping. [AZ, CA, NV, OR WA](#)

Brush Mapping is intended to determine risks that are not eligible due to brush exposure. If the quote is allowed it does not guarantee that the risk is eligible. We will still perform our standard Property Inspection and if the inspection reveals that there is an unacceptable brush exposure the policy will be cancelled.

If you wish to verify an address for possible brush exposure, please email brushapproval@Stillwater.com for review.

States that do not utilize Digital Brush Mapping ask the following Question.

Is the dwelling located within 400 ft. of brush area, forested area or any area of increased fire hazard?
[If "Yes", risk is Prohibited] *
☐ YES ☐ NO

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E Bikes – Electric Bikes



Coverage for electric bikes (**E- bikes**) is determined by Claims at the time of loss.

Coverage varies by policy form, individual state jurisdiction, definition and the classification of the bike.”

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Fire Protection

In order to be eligible, the dwelling requires the following:

- Must be within 5 road miles of a responding fire station.
- There must be a Fire Hydrant within 1000 feet of the residence.

We ask the following questions on the quote:

Is there a fire hydrant within 1000 ft. of the residence? *

☐ Yes ☐ No

Is there a manned Fire Department within 5 miles of the residence? If the Fire Department requires a subscription, do you agree to maintain the subscription while insured under this policy?
[If "No", risk is Prohibited] *

☐ Yes ☐ No

- All 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

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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 used in the course of business.

Business means:

A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;

or

Any other activity engaged in for money or other compensation,

*** Except the following:**

1. **One or more activities, not described in 2 through 4 below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;**
2. **Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;**
3. **Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or**
4. **The rendering of home day care services to a relative of an "insured".**

If the insured conducts business in the home and the business property does not exceed the business limits in the contract, there is no signage, no advertising or foot traffic, the agent can contact Underwriting for consideration

✓ Note: In the following states we will allow a Home Business if that business is insured under a separate business owners (BOP) policy issued by Stillwater:

- Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, 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.

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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.
- Protection Class 10** (in all states except California) will receive the following edit:

Unable to quote - Protection Class does not qualify.

OK

- Protection Class 10 in California** can be quoted as a **Difference in Conditions policy**.
- Click [HERE](#) for more info on the **California DIC policy**.

ARE YOU A CALIFORNIA FAIR PLAN CUSTOMER?

I have a California FAIR Plan Policy, which primarily covers fire damage...

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

Can Stillwater provide supplemental coverage for these other types of losses?

Yes, we can!

Our Difference in Conditions (DIC) Policy is specifically designed to provide the coverage that your FAIR Plan Policy does not. Stillwater's DIC Policy is a companion to your FAIR Plan Policy and will ensure you are protected from most common and important causes of loss.

I'd like more information

To view the "FAIR Plan Companion Endorsement," [please click here](#).

For information about the California FAIR Plan and Difference in Conditions (DIC) policies, [please click here](#).

☒ Yes, I understand the policy I am attempting to purchase is a Difference in Conditions policy and will be subject to the coverage limitations listed in the "FAIR Plan Companion Endorsement"

☐ No, I do not wish to continue with this purchase at this time.

SAVE

CLOSE

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Trampolines

Residence premises with a trampoline are acceptable in all states for risks under the following conditions.:

All States Except ID & UT

The following rules apply to both **Above Ground** and **Inground trampolines**:

- The trampoline must be equipped with a properly installed safety net.
- The trampoline must be located in a fenced portion of the yard.

IDAHO & UTAH (Effective 01/27/2021):

Above ground trampolines require a fenced location and installation of safety net.

Inground trampolines only require a fenced location. They do not need a safety net.

Unsecured Personal Property

Residence Premises with unsecured personal property are ineligible.

This would include, but not be limited to:

- Unsecured appliances (this does not include grills)
- Unsecured lawn equipment (e.g. lawn mowers, snow blowers, tools)
- Excessive unsecured property that reflects a lack of pride of ownership
- Outdoor Patio furniture and similar outdoor property are acceptable.

Vehicles

Residence Premises that have any of the following vehicle exposures are ineligible:

- **Abandoned vehicle(s);**
- **Non-Operational vehicle(s);**
- **Vehicle(s) not regularly used;**
- **Commercial vehicle(s) stored at the insured location; and**
- **Vehicle(s) not parked in a driveway or other normal parking areas.**

**Thank You for your support of the
Stillwater Insurance Group.**

