



	NOTICE OR TERM	MIN DEPOSIT	AER
Savings (Issue 3)	Instant	£10	6.10%
es Account (Issue 2)	Instant	£1,000	6.06%
ss Account	Instant	£1	6.05%

Dwelling Fire

Product and Underwriting Guide

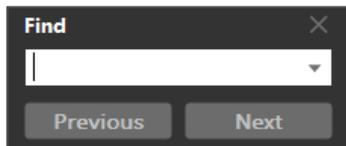
Dwelling Fire Product Guide

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Updated 04-14-23

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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:
eoistillwater.com or faxed to 1-888-333-2490

Mailing Address

Stillwater Insurance Group

P.O. Box 45126

Jacksonville, FL 32232-5126

Physical Address (for Overnight deliveries)

Stillwater Insurance Group

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

Dwelling Fire

Marketing Materials

Marketing Materials

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

The screenshot displays the Stillwater Insurance Group website interface. At the top left is the logo, and at the top right are links for Bulletin Board, Live Chat, Contact Us, and Logout. A navigation bar contains icons for Dashboard, Docs & Guides, Reports, Agent Admin, and Contact. A sidebar on the left lists various guides and documents, with 'Marketing Materials' highlighted and an arrow pointing to a grid of marketing material cards. The grid is organized into two rows and four columns, with categories: Auto, Home, Umbrella, Renters, Landlord, Commercial, Condo, and Earthquake. Each card features a representative image, the Stillwater logo, the category name, and an 'Add' button.

Category	Image Description	Text	Action
Auto	Car on a road at sunset	AUTO INSURANCE	Add
Home	Boat on a lake	HOMEOWNERS INSURANCE	Add
Umbrella	Green lily pads	UMBRELLA INSURANCE	Add
Renters	Boats in a marina	RENTERS INSURANCE	Add
Landlord	Boat on a lake	LANDLORD INSURANCE	Add
Commercial	Coastal landscape at sunset	BUSINESS OWNERS POLICY	Add
Condo	Sailboat on the water	CONDOMINIUM INSURANCE	Add
Earthquake	Mountain landscape with a lake	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

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

Quote Questions

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

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

Submitting

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

Click below for information on starting a Quote:

[Start a Dwelling Fire Quote](#)

Start a Quote

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



Search Clear Search

Name	Policy/Quote	Action	State
DOE JOHN	AFF636342 📌 Fire-D3 Quote	-Select- ▼	NE

ADD QUOTE

Note: A blue circle with the number '1' is positioned above the 'ADD QUOTE' button, with an arrow pointing to it from the first step's instruction.

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.



Add Quote Insured Name: ×
Client Id: 900006292261

ZIP Code

Product 3

- Homeowners, Condo and Rental
- Personal Automobile
- Dwelling Fire
- Earthquake
- Personal Umbrella

Note: A blue circle with the number '2' is positioned above the ZIP Code input field, with an arrow pointing to it. A blue circle with the number '3' is positioned above the Product dropdown menu, with an arrow pointing to it.

Verification

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

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

Click on the following Tabs for additional information:

CLUE Reports

NCF Reports

✓ **Note:**

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

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

File Maintenance and Audit Requirements

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

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

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

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

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

Claims Procedure

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

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

General Information:

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

The toll free line is 1-800-220-1351

- **The toll free number is answered by Stillwater staff during the following hours:**
 - **Monday - Friday from 8:00am - 8:00pm Eastern**
 - **Saturday from 8:00am - 6:00pm Eastern**After these hours a service called Lynx Services LLC answers the 800 line and can take a first notice of loss and provide limited remediation guidance (in the event of water damage, etc.). They can take the initial claims info, but cannot verify coverage. Lynx Services LLC is available 24/7.
- If there is a genuine and severe emergency or very severe loss the Lynx Services rep can in most cases get a Stillwater adjuster in touch with the client.
- We offer a translation service where English is a second language. The service handles dozens of languages including Hmong, Farsi, Punjabi, Mandarin, Cantonese and Vietnamese.

CLAIMS CONTACT NUMBERS:

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

Dwelling Fire

Letter of Experience

Letter of Experience

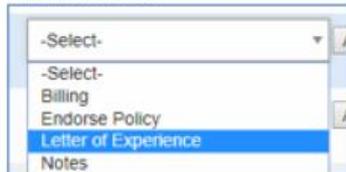
Stillwater Insurance provides a letter (**LOE**) that shows the insured's Loss History while insured with Stillwater Insurance Group.

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

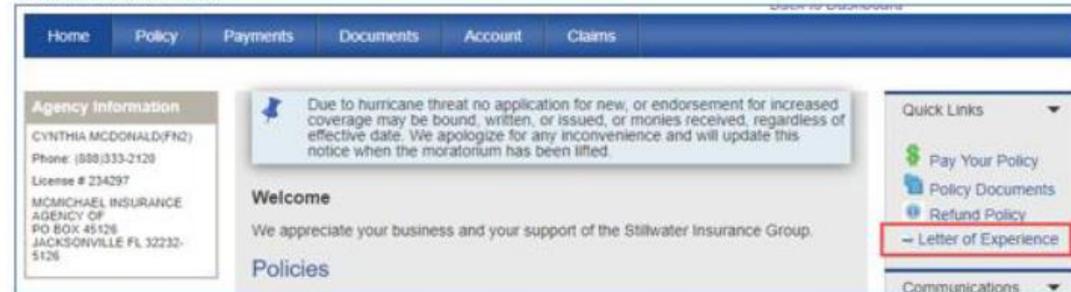
- The process can be completed by **Customer Service/FNOL**, and the **Agent** via the **Action Menu** on the **Sales Portal – FIRST**.
- The **Policyholder** can also view the **LOE** if they have set up an account on the **Self Service Site**.

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.

Dwelling Fire Policy Types

The Dwelling Fire program offers coverage for both **owner occupied** and **tenant occupied** properties.

Coverage is available for **one, two, three** and **four** unit properties.

Stillwater offers the following Dwelling Fire policy types.

Click on a Policy Type to view additional information:

- [DP1 Fire Only](#)
- [DP1 Basic Policy](#)
- [DP2 Broad Policy](#)
- [DP3 Special Policy](#)

Effective 04-15-19 (We no longer offer the Renovation - Vacant Course of Construction DP1 in Arizona)

Click on the following for additional information on:

- [Fair Rental Value](#)
- [Additional Living Expense](#)
- [Personal & Premises Liability](#)
- [Other Coverages](#)

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

- [Loss Settlement](#)
- [Covered Perils](#)
- [Extended Coverage A & C](#)

Dwelling Fire Coverage Chart

Basic Policy Coverages	DP1	DP2	DP3
Coverage A Dwelling	Yes	Yes	Yes
Coverage B Other Structures	Yes	Yes	Yes
Coverage C Personal Property	Yes	Yes	Yes
Coverage D – Fair Rental Value	Yes	Yes	Yes
Coverage E – Additional Living Expense	By Endorsement	Yes	Yes
Personal Liability	Yes	Yes	Yes
Medical Payments to Others	Yes	Yes	Yes

Other Coverages	DP1	DP2	DP3
Debris Removal	Yes	Yes	Yes
Improvements, Alterations and Additions,	Yes	Yes	Yes
Reasonable Repairs	Yes	Yes	Yes
Property Removed	Yes	Yes	Yes
Worldwide Coverage	Yes	Yes	Yes
Fire Department Service Charge	Yes	Yes	Yes
Trees, Shrubs and Other Plants	By Endorsement	Yes	Yes
Glass or Safety Glazing Material	No	Yes	Yes
Collapse	No	Yes	Yes

[Click on the **Other Coverages** link to view additional information](#)

Insureds who own more than **25** rental properties are ineligible

Dwelling Fire

Policy Types

Effective 04-15-19 (We no longer offer the Renovation - Vacant Course of Construction DP1 in Arizona)

Dwelling Fire - DP1 Basic Policy

Click on the following to view:

DP2

DP3

Property Coverage A	Other Structures Coverage B	Personal Property Coverage C
<p>Coverage for Dwelling Structure</p> <p>Coverage A limits of \$60,000 to \$750,000 are available.</p> <p>The Dwelling must be insured to 100% of its replacement cost.</p> <p>Min Square footage allowed is 300 sq ft.</p> <p>Coverage A & B Loss Settlement</p> <p>DP1 policies provide Coverage A and B on an Actual Cash Value (ACV) basis.</p>	<p>The basic policy provides 10% of the Coverage A limit of liability for loss by a Peril Insured Against to Other Structures.</p> <p>DP1 Form Note: Payment under Coverage B reduces the Coverage A limit of liability by the amount paid for the same loss.</p> <p>The 10% 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>If purchased the minimum Personal Property Coverage is \$5,000.</p> <ul style="list-style-type: none"> Owner Occupied: The value cannot be greater than 75% of Coverage A Tenant Occupied : The Value cannot be greater than \$25,000 <p>Coverage C Personal Property Loss Settlement</p> <p>DP1 policies provide loss settlement on Personal Property on an Actual Cash Value (ACV) basis.</p>
<p>Additional Living Expense & Fair Rental Value Coverage D & E</p> <p>Click on the following tab for additional information:</p> <p>Fair Rental Value</p> <p>Additional Living Expense</p>	<p>Liability (Personal Liability) & (Premises Liability – Tenant Occupied only)</p> <p>The minimum coverage available is \$100,000 Liability. The Quote provides increased limit options of \$300,000 or \$500,000.</p> <p>Click on the following tab for additional information:</p> <p>Liability</p>	<p>Medical Payments</p> <p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments. The Quote provides the ability to increase coverage to \$2000, or \$5000.</p>

DP1 Fire Only

Stillwater also offers a DP1 Fire Only Policy. The Fire Only Coverage is restricted to the peril of Fire & Lightning, and Internal Explosion only

Covered Perils - DP1 Basic Policy:

The DP1 Basic Policy is a **named perils** policy.

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

[Click here to view a Perils Chart](#)

[Click here to view an Endorsement Coverage Listing](#)

- 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 all Dwelling Fire Policy Types.

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Dwelling Fire

Policy Types

Dwelling Fire – DP2 Broad Policy

Click on the following to view:

DP1

DP3

Property Coverage A	Other Structures Coverage B	Personal Property Coverage C
<p>Coverage for Dwelling Structure</p> <p>Coverage A limits of \$60,000 to \$750,000 are available.</p> <p>The Dwelling must be insured to 100% of its replacement cost.</p> <p>Min Square footage allowed is 300 square feet</p> <p>Coverage A & B Loss Settlement</p> <p>Buildings under Coverage A or B or settled at replacement cost without deduction for depreciation</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>If purchased the minimum Personal Property Coverage is \$5,000.</p> <ul style="list-style-type: none"> Owner Occupied: The value cannot be greater than 75% of Coverage A Tenant Occupied : The Value cannot be greater than \$25,000 <p>Coverage C Personal Property Loss Settlement</p> <p>The DP2 policy only provides loss settlement on Personal Property on an Actual Cash Value (ACV) basis</p>
<p>Additional Living Expense & Fair Rental Value Coverage D & E</p> <p>Click on the following tab for additional information:</p> <p>Fair Rental Value</p> <p>Additional Living Expense</p> <p>Click here to view an Endorsement Coverage Listing</p>	<p>Liability (Personal Liability) & (Premises Liability – Tenant Occupied only)</p> <p>The minimum coverage available is \$100,000 Liability</p> <p>The Quote provides increased limit options of \$300,000 or \$500,000.</p> <p>Click on the following tab for additional information:</p> <p>Liability Broad Policy</p> <ul style="list-style-type: none"> The DP2 Broad Policy is a named perils policy. There are 16 Perils specifically listed in the policy. 	<p>Medical Payments</p> <p>Provides medical cost coverage if someone other than residents of the household or family members are injured on the property, regardless of liability.</p> <p>The basic policy provides \$1000 Medical Payments.</p> <p>The Quote provides the ability to increase coverage to \$2000, or \$5000.</p> <p>Click here to view a Perils Chart</p>

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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 all Dwelling Fire Policy Types.

Dwelling Fire

Policy Types

Dwelling Fire – DP3 Special Policy

Click on the following to view:

DP1

DP2

Property Coverage A

Coverage for Dwelling Structure

Coverage A limits of **\$60,000 to \$750,000** are available.

The Dwelling must be insured to 100% of its **replacement cost**.

The policy can be endorsed to provide an additional amount of Coverage A.

Click [HERE](#) for more information on the **Specified Additional Amount of Coverage A** Endorsement.

Min Square footage allowed is 300 square feet

Coverage A & B Loss Settlement

Buildings under Coverage A or B or settled at replacement cost without deduction for depreciation.

Other Structures Coverage B

The basic policy provides **10%** of Coverage A for detached structures located on the property.

This limit can be increased with Underwriter approval.

Click on the following tab to view additional information on increasing **Other Structures**:

[Other Structures](#)

Personal Property Coverage C

If purchased the minimum Personal Property Coverage is **\$5,000**.

- **Owner Occupied:** The value cannot be greater than **75% of Coverage A**
- **Tenant Occupied :** The Value cannot be greater than **\$25,000**

Coverage C Personal Property Loss Settlement

The **DP3** policy provides loss settlement on Personal Property on an Actual Cash Value Basis.

For an additional premium the policy can be endorsed to provide Loss Settlement on Personal Property on a Replacement Cost basis.

Additional Living Expense & Fair Rental Value Coverage D & E

Click on the following tab for additional information:

[Fair Rental Value](#)

[Additional Living Expense](#)

Click [here](#) to view an **Endorsement Coverage Listing**

Liability (Personal Liability)& (Premises Liability – Tenant Occupied only)

The minimum coverage available is **\$100,000** Liability.

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

Click on the following tab for additional information:

[Liability](#)

Medical Payments

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

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

Click [here](#) to view a **Perils Chart**

Covered Perils - DP3 Special Policy

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

- **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 all Dwelling Fire Policy Types.

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Dwelling Fire

Fair Rental Value

Fair Rental Value Coverage D (Tenant Occupied)

- If a loss to property by a Peril Insured Against makes part of the described location rented to others or held for rental unfit for its normal use, we cover the fair rental value of that part of the described location rented to others or held for rental by the insured less any expenses that do not continue while that part of the described location rented or held for rental is not fit to live in.
- Payment will be for the shortest time required to repair or replace that part of the described location rented or held for rental.
- If a civil authority prohibits the insured's use of the described location as a result of direct damage to a neighboring location by a Peril Insured Against, we cover the Fair Rental Value loss for no more than two weeks.
- The periods of time referenced above are not limited by the expiration of the policy.
- We do not cover loss or expense due to cancellation of a lease agreement.

DP1:

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

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

DP2 & DP3:

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

Click [here](#) to view additional information on Additional Living Expense

✓ **Note:**

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

Examples:

1. If the dwelling is indicated as **Tenant Occupied** then the * **20% limit is available for Fair Rental Value**, and the Additional Living Expense does not apply.
 2. If the dwelling is indicated as **Owner Occupied** then the * **20% limit is available for Additional Living Expense**, and the Fair Rental Value does not apply.
 3. If the dwelling has multiple family units and is a combination of **Owner and Tenant Occupied**, then the * **20% limit is split between Fair Rental Value and Additional Living Expense**.
- The Stillwater Dwelling Fire Declaration page does not display a set limit, instead it references [SEE DWELLING POLICY FORM](#).
 - This is due to the possible variations listed in the above examples:

INSURANCE IS PROVIDED ONLY WITH RESPECT TO THOSE COVERAGES FOR WHICH A SPECIFIC AMOUNT OF INSURANCE IS INDICATED

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D FAIR RENTAL VALUE	COVERAGE E ADD'L LIVING EXPENSE
\$ 212,100	SEE DWELLING POLICY FORM	\$	SEE DWELLING POLICY FORM	

* Virginia only offers up to **10%** of the Coverage A limit of liability for **Fair Rental Value**

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Dwelling Fire Additional Living Expense

Additional Living Expense Coverage E (Owner Occupied)

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

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

✓ **Note:** In some states the Dwelling Fire Policy Declaration *may also state:* **[Up to 25% a month]**. This percentage is applied to the dollar amount of coverage afforded under the policy.

Example: A policy with a Coverage A limit of \$100,000 would have 20% of this limit or \$20,000 available for Coverage E. If a covered loss occurs involving Additional Living Expense, then the policy would pay up to 25% of this limit or \$5,000 on a monthly basis.

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

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Click [here](#) to view additional information on Fair Rental Value

✓ **Note:**

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

Examples:

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

- The Stillwater Dwelling Fire Declaration page does not display a set limit, instead it references **SEE DWELLING POLICY FORM**.
- This is due to the possible variations listed in the above examples:

INSURANCE IS PROVIDED ONLY WITH RESPECT TO THOSE COVERAGES FOR WHICH A SPECIFIC AMOUNT OF INSURANCE IS INDICATED

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D FAIR RENTAL VALUE	COVERAGE E ADD'L LIVING EXPENSE [UP TO 25% PER MONTH]
\$ 303,900	SEE DWELLING POLICY FORM	\$	SEE DWELLING POLICY FORM	

* Virginia only offers up to 10% of the Coverage A limit of liability for **Additional Living Expense**.

Personal Liability:

- Liability coverage on and off your premises.
- The liability coverage that pays up to the stated amount of the policy in the event that you are found to be liable to someone else on or off your premises.

Premises Liability:

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

✓ **Note:**

- **Premises Liability is required on all Tenant Occupied Policies.**
- **Owner Occupied Dwelling Fire policies will not have Premises Liability Coverage.**

COVERAGE	LIMIT/DEDUCT	PREMIUM AMT
DEDUCTIBLE:	500	
COV A - FIRE:	205000	420.00
COV B-OTHR STRC:	20500	INCLUDED
COV C - FIRE:	NO COVERAGE	
FAIR RENTAL VAL:	41000	INCLUDED
COV A - EXT COV:	COVERAGE	1,106.00
AUTO INCR INSUR:	4% RNWL INCR	34.00
COV L PERS LIAB:	300000	31.00
<u>COV M MED PAY</u>	2000	4.00
PREMISES LIAB:	COVERAGE	35.00

✓ **Note:**

Personal Liability and **Premises Liability** will appear as separate itemized coverages on all **Tenant Occupied Dwelling Fire Policies**.

- ✓ **Premises Liability is required on all Tenant Occupied Policies.**

Other Coverages

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

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

Other Coverages	DP1	DP2	DP3
Debris Removal			
Improvements, Alterations and Additions, Reasonable Repairs	10% of Cov C	10% of Cov C	10% of Cov C
Property Removed			
Worldwide Coverage	10% of Cov C	10% of Cov C	10% of Cov C
Fire Department Service Charge	\$500	\$500	\$500
Trees, Shrubs and Other Plants	By Endorsement \$500	\$500	\$500
Glass or Safety Glazing Material	n/a		
Collapse	n/a		
Please see the Policy Form for a full description of these Coverages.			

Please click on the following link to view information on other available Coverages:

[Endorsements](#)

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Dwelling Fire

Loss Settlement

Loss Settlement	DP1	DP2	DP3
Buildings under Coverage A and B	ACV	Replacement	Replacement
Personal Property Coverage C	ACV	ACV	ACV or Replacement by Endorsement

✓ **Note:**

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

CONTENTS COV:	Replacement	36.00	<input type="checkbox"/> ACV <input checked="" type="checkbox"/> Replacement
---------------	-------------	-------	---

Coverage C Personal Property Loss Settlement

DP1

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

DP2

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

DP3

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

Coverage A & B Loss Settlement

DP1

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

DP2

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

DP3

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

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Dwelling Fire

Policy Perils Comparison

Dwelling Fire Policy Covered Perils Comparison

DP1 Fire Only

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

DP1 Basic Policy

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

DP2 Broad Policy

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

DP3 Special Policy

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

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

Perils		Dwelling Fire Covered Perils Comparison			
		DP1 Fire only	DP1	DP2	DP3
		Named Perils for Coverage A, B, & C	Named Perils for Coverage A, B, & C	Named Perils for Coverage A, B, & C	Open Peril for Coverage A & B, Named Perils for Cov C
1	Accidental discharge of water or steam	Optional	Yes	Yes	Yes
2	Aircraft & Vehicles	Optional (when vehicle is not driven by an insured)	Yes (when vehicle is not driven by an insured)	Yes (when vehicle is not driven by an insured)	Yes (when vehicle is not driven by an insured)
3	Damage by Burglars	No	No	Yes	Yes
4	Explosion	Optional	Yes	Yes	Yes
5	Falling Objects	No	No	Yes	Yes
6	Fire & Lightning	Yes	Yes	Yes	Yes
7	Freezing	No	No	Yes	Yes
8	Internal Explosion	Yes	Yes	Yes	Yes
9	Riot or Civil Commotion	Optional	Yes	Yes	Yes
10	Smoke	Optional	Yes	Yes	Yes
11	Sudden cracking of a steam or hot water heating system	No	No	Yes	Yes
12	Sudden damage from artificial electric currents	No	No	Yes	Yes
13	Vandalism or Malicious Mischief	No	Optional	Yes	Yes
14	Volcanic Eruption	Optional	Yes	Yes	Yes
15	Weight of ice, snow or sleet	No	No	Yes	Yes
16	Windstorm or Hail	Optional	Yes	Yes	Yes
<u>The Peril of Theft can be added via endorsement</u>					

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Extended Coverage Policy Declaration Itemization

The Stillwater Dwelling Fire Policy Declaration will list two separate itemizations for **COVERAGE A- EXTENDED COVERAGE** and **COVERAGE C- EXTENDED COVERAGE**:

	LIMIT	PREMIUM/CREDIT
COVERAGE A - FIRE	\$208,000	\$220.00
COVERAGE B - OTHER STRUCTURES	\$20,800	
COVERAGE C - FIRE	\$5,000	\$4.00
COVERAGE A - EXTENDED COVERAGE	\$208,000	\$348.00
COVERAGE C - EXTENDED COVERAGE	\$5,000	\$3.00

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

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

In the Example above:

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

- ✓ **Note** : The EXTENDED coverage is not an optional coverage, and cannot be removed.
- ✓ If the applicant does not desire Extended Peril Coverage select the **DP1 Fire Only** Quote option.

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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](#)



Updated 09-12-19

Dwelling Fire

Minimum Policy Premium

Minimum Policy Premium

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

Click [here](#) for Policy Fee info

State	Min Policy Premium	State	Min Policy Premium	State	Min Policy Premium
AK	\$450	MA	\$250	OK	\$250
AR	\$680	ME	\$425	OR	\$150
AZ	\$330	MD	\$300	PA	\$300
CA	\$200	MN	\$325	SC	\$250
CO	\$350	MO	\$530	SD	\$520
CT	\$250	MT	\$250	TN	\$350
DC	\$250	ND	\$565	TX	\$325
DE	\$290	NE	\$840	UT	\$250
IA	\$475	NH	\$250	VA	\$100
ID	\$200	NJ	\$250	VT	\$115
IL	\$330	NM	\$400	WA	\$125
IN	\$325	NV	\$200	WI	\$475
KS	\$500	NY	\$250	WV	\$350
KY	\$250	OH	\$300	WY	\$450

Dwelling Fire

Deductibles

Deductibles

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

✓ **Note:**

The quote will provide all the available deductible options via drop down select menus.

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

This includes deductibles for the following:

1. **Policy Deductibles** (All Other Section I Perils Deductible)
2. **Hurricane Deductibles** (where offered or required).
3. **Wind/Hail Deductibles** (where offered or required).
 - Click [here](#) for more information on 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** on **Quotes**. Use the **Endorsement (Modify Coverage)** option for active policies.

Dwelling Fire

Deductibles

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 coverage amount.

For a **Dwelling Fire (DP1, DP2 or DP3)** 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.

Example: A Dwelling Fire policy 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		<div style="border: 1px solid black; padding: 2px;"> N/A N/A 1 % 2 % 5 % 1000 2000 5000 NO COVERAGE </div>
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

Corporate Owned Properties – Corporate Owned Property Surcharge

Available in all States	
Form availability:	Surcharge
All Forms	25%

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

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

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

Is the dwelling owned/titled in the name of a corporation or a business? YES NO
Corporate Entity:

The surcharge states are:

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

The non-surcharge states are:

MD

Name Change Guidelines (Eff 09-30-19)

- **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**.

[Eligibility Chart](#)

Dwelling Fire

Discounts

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

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

FACTORED DISCOUNTS

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

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

Dwelling Fire How are Discounts Factored?

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

Q: What does a “Factored” percentage mean?

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

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

What is the difference between a Factored % and a Flat %
Example of a 10% Tile Roof Discount based on a policy with a \$1000 Premium.

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 listed on the **Coverage** screen on all **DP quotes**. The itemized dollar amount of the discount is not included on Dwelling Fire quotes.
- Customer Service can provide a **What if Quote** for Mid Term discount endorsements (where Mid Term discount endorsements are allowed).

Client List	Basic Info	Preliminary Rate	Home Detail Questions	Final Rate	Coverages	Additional Interests	Payments	Policy Application
Dwelling Fire - Coverages								
<input type="button" value="Back"/> <input type="button" value="Next"/>								
Map - 13031 NEBRASKA AVE OMAHA NE 68164								
Premium Total:		\$1000.00						
State/Zip:		OMAHA NE 68164-1391						
Territory:		002 - IRVINGTON RURAL FD						
Construction Year:		2000						
Policy Discounts:		AGE OF CONSTRUCTION LOSS 0 SURCHARGE TILE ROOF DSC						
Policy Type:		D3						
Residence Type:		TENANT OCCUPIED						
Construction Type:		FRAME						

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Dwelling Fire

Discounts

Age of Construction

A discount may apply based on the year of Construction.

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

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

Form availability:	❖ Factored Discount
All	Varies

❖ FACTORED DISCOUNTS

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

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

Dwelling Fire

Discounts

Age of System (Minnesota only)

The discount applies according to the calendar year that the dwelling was completed and first occupied.

Form availability:	❖ Factored Discount
All	Varies

❖ 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.

Claim Record Rating Plan:

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

❖ FACTORED DISCOUNTS

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

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

Form availability:

❖ Factored Discount

All

Varies

Employee Discount

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

Form availability:	❖ Factored Discount
All Forms	10%

- The Employee discount is currently available in the following States

❖ 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”

Fire Insurance Premium Tax Credit (AZ only)

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

Form availability:	Credit Factor
All Forms	0.995

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Dwelling Fire Discounts

Home Alert Protection Credit

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

Available in all States	
Form availability:	❖ Factored Discount
All Forms	See Chart
Coverage Credit	
HOME ALERT PROT	

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

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



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

❖ 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**”

ALL STATES	Does the home have a smoke alarm, dead bolt and fire extinguisher?	Smoke Alarm, Dead Bolt and Fire Extinguisher & with a Burglar and/or Fire Alarm that reports to a central station:
	3%	10%

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.

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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Dwelling Fire

Discounts

Multi Policy Discount

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

Available in all States	
Form availability:	❖ Factored Discount
All Forms	3%

✓ **Note:**

If the Dwelling Fire policy is effective prior to any other eligible policy being in effect, the discount is not applicable until the next renewal date. The discount cannot be added Mid-term.

❖ FACTORED DISCOUNTS

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

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

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Dwelling Fire

Discounts

Newly Acquired Home Discount

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

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

All states except for MN	
❖ 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
None	Over 5 years



Minnesota	
❖ Factored Discount	
Form availability:	All Forms
Newly Acquired 1 st year	10%
Newly Acquired 2 nd year	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 Newly Acquired Home Discount is applied automatically based on the purchase year entered during the Quote process.

Renewal Discount (New York only)

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

Available in all States	
Form availability:	❖ Factored Discount
All Forms	5%

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

❖ FACTORED DISCOUNTS

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

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

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Dwelling Fire

Discounts

Roof Type Adjustment:

A discount is available for policies with other than standard roof covering materials.

The discount applies for Tile roofs made of Clay, Terra Cotta, Slate or Concrete.

<p>The Discount varies. See the chart for the discount percentage</p>					
Form Availability		❖ Factored Discount			
All Forms					
10%		In the Following States			
AK	AR	CO	CT	DC	DE
IA	ID	IL	IN	KS	KY
MA	MD	ME	MN	MO	MT
NE	NH	NM	OH	OK	OR
PA	SD	TN	TX	UT	VA
VT	WV	WY			

2%		California			
4%		In the Following States			
AZ	NJ	NV	SC		
WA					

✓ **Note:** There isn't a Discount in New York.

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❖ FACTORED DISCOUNTS

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

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

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

Dwelling Fire Discounts

Professional Property Management Company

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

Form availability:	❖ Factored Discount
All Forms	15%

❖ FACTORED DISCOUNTS

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

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

Quote Question:

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

Is this property managed by a Property Management company certified by the National Association of Residential Property Managers? * YES NO

Professional Property Management Company The discount is available if the dwelling is being managed by a professional property management company that has been certified by the NARPM (National Association of Residential Property Managers) provided that proof of certification has been submitted to the company. Evidence of certification is required before the credit can be applied. If the documentation necessary to validate that the property management company is certified by the NARPM is provided after the policy has been issued, the discount will be applied on a pro rata basis. Please forward the documentation to underwriting@stillwater.com.

OK

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

Send documentation to Underwriting

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

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Dwelling Fire

Endorsements

- Stillwater offers a variety of Endorsements that are available to add via the **Quote** or via the **Endorsement Modify Coverage** option.
- The application of some Endorsements are subject to underwriting approval.
- **Please click on the desired [Endorsement options](#) shown below to view a detailed discount description, which includes:**
 - **Policy Form availability**
 - **Endorsement application guidelines**
- Endorsement availability varies by Policy Form.
- **Scheduled Personal Property (SPP) is NOT offered on the Dwelling Fire Policy Form.**
- **Please click on the following tab for information on how to process changes:**

[Processing Endorsements](#)

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

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

[Other Optional Endorsements](#)

Automatic Increase in Insurance

Effective 07/01/22 – All New Business (**Dwelling Fire**) quoted after **July 1, 2022** will include **Automatic Increase in Insurance** as a mandatory Endorsement. The coverage can only be removed on an exception basis if approved by underwriting. Exception requests should be emailed to underwriting@stillwater.com

- The quote will initially include an annual increase of limit of **4%** for an additional premium.
- There are options to select increased limits of **6%** or **8%**.

Definition

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

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

What does it do?

If inflation guard coverage is included on a policy, the Coverage A increase at time of the renewal offer will be the greater amount of the increase of either the inflation guard or the replacement cost calculator.

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

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Other Structures Coverage B increase

Form Availability

All Forms

Other structures are defined as:

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

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

The Dwelling automatically include a **Coverage B – Other Structures** limit equal to **10% of Coverage A**.

This value can be increased via endorsement.

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

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

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

Examples of Other Structures:

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

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

[Ineligible Structures](#)

Home Underwriting :

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

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Dwelling Fire

Endorsements

Earthquake Damage

Form Availability

All Forms

Not available in TEXAS

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

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

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

Click on the following tab to view information on deductibles:

Deductibles

Earthquake Coverage availability:

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

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Dwelling Fire

❖ California EQ endorsements require underwriting review.
Requests should be emailed to underwriting@stillwater.com

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 **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

- 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.

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](#)

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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>* 5%, 10% or 15% deductibles are applied separately to Coverages A, B, C, D & E</p> <p>Preferred is not available in every zip code.</p> <p>* Deductible options and availability also vary by zip code. When quoting, the system will advise the program and deductible options available.</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:

- [Policy Coverage Comparison Chart](#)

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Eligibility Requirements

- 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.**
- 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

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Seismic Retrofitting Requirements

Dwellings built prior to 1973 must meet the following requirements in order to qualify for coverage:

The dwelling is properly anchor bolted to the foundation

- 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.

Cripple walls are braced with plywood or its equivalent

- 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.

The hot water heater is secured to the building frame

Submit for approval:

Written verification of retrofitting addressing the above three items is a requirement and must be faxed with the submission.

Written verification includes:

1. a letter or completed work receipt from a licensed building contractor; or
2. an inspection from a qualified structural engineering or retrofitting inspection service within the last 20 years; or
3. completion of SIC's California Seismic Retrofitting Verification form (FN1365) by a licensed Engineer, Contractor, or Inspector.

Miscellaneous

- Coverage A for preferred/enhanced earthquake is equal to the Coverage A of the homeowners policy.
- Coverage C (Contents) for the condo earthquake policy is equal to the Coverage C (Contents) of the condo policy.
- Inspection Fee: \$35

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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

DP03 only

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

Functional Replacement Cost

Form Availability

DP02, DP03

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

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

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Dwelling Fire

Endorsements

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.
- Deductible options are unique to the coverage with options of \$500 or \$1000

Click on the following tab for additional information

[Home Systems Protection](#)

Click [HERE](#) for Guidelines on adding this coverage

Home Systems Protection & Service Line				
Available in :				
AZ	CA	MD	NJ	NV
VA	WA			

Endorsements

Inland Flood Available in :				
AZ	MD	NJ	NV	VA

Inland Flood Coverage

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**.

	Risk Score 1-4	Risk Score 5-10
Click HERE to view more information	\$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**

- To qualify for Flood Coverage, you cannot have more than **2 Flood occurrences within the last 5 years**.
- **Allstate & GEICO do not offer this Flood Endorsement.**

\$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

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Personal Property & Liability

Form Availability

All Forms

✓ Not available in TEXAS

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

Personal Property

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

Application of Limits of Liability

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

DP 04 22 State Exceptions:

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

✓ Not available in Texas

Liability

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

Application of Limits of Liability

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

DL 24 71 State Exceptions:

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

✓ Not available in Texas

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Limited Hurricane Coverage (Outdoor Property) Texas

[Form Availability](#)

[All Forms](#)

This endorsement is only available in Texas

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

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

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

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Dwelling Fire

Endorsements

Limited Lead and Escaped Liquid Fuel Liability

Form Availability

All Forms

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

AK MA NJ NY TX VA VT WA

Maine has a Lead Poisoning Exclusion

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

Property Remediation For Escaped Liquid Fuel Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured, that is damaged by liquid fuel that escapes from a fuel system on any location insured under the policy and declared on the schedule of the subject endorsement or the policy declarations. Covered real property includes land, other than farm land, on which a building or structure is located. This Property Remediation Coverage applies only for the policy period in which the insured first discovers or learns of the escaped fuel, even if the escape began before that policy period.

Limited Lead And Escaped Liquid Fuel Liability Coverage (All Insured Locations)

\$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

[◀ Back to Endorsement Menu](#)

Limited Smoke, Soot, Ash and Debris resulting from Wildfire

Form Availability

All Forms

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

Virginia

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

Mine Subsidence (IL, IN, OH,)

Form Availability

All Forms

Mine Subsidence Coverage

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

Based on state and location this coverage may be mandatory or can be added via an optional endorsement.

The following states offer Mine Subsidence Coverage:

Illinois
IL Mine Subsidence is available to add via the quote
Indiana
IN Mine Subsidence is not available on the quote - Contact customer service to add
Ohio
OH Mine Subsidence is available to add via the quote.
West Virginia
WV Mine Subsidence is added via the quote

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Dwelling Fire

Endorsements

Ordinance or Law Coverage

Form Availability

All Forms

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

DP2 & DP3

Ordinance or Law Increased Amount of Coverage

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

DP1 Fire only and DP1

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

The Quote provides limits of : **10%, 25% or 50%** of Coverage A.

Virginia

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

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Personal Injury Coverage

Form Availability

All Forms

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

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

Virginia The Personal Injury Coverage endorsement is **NOT** offered in Virginia.

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

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

Dwelling Fire

Endorsements

Service Line Coverage

Form Availability

All Forms

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.

- Deductible options are unique to the coverage with options of \$500 or \$1000

Click on the following tab for additional information:

[Service Line Coverage](#)

Click [HERE](#) for Guidelines on adding this coverage

Home Systems Protection & Service Line				
Available in :				
AZ	CA	MD	NJ	NV
VA	WA			

Specified Additional Amount of Coverage A

Form Availability

DP03 all states except California

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

❖ **Note: In all states except California**

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

- 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®**
- **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®

* **California**

(Effective 07/16/2021) NB & Renewals.

DP01, DP02, DP03 will all have a **25% or 50% Extended Replacement Cost** option.

Until 07/16/21 California only offered the **25% option** on the **DP03 Form**.

Colorado

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

New York :

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

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

Prior to this change the NY DP03 policy automatically included an additional amount of insurance equal to **50%** of the Coverage A limit.

Virginia.

The Virginia DP03 policy **automatically includes** an additional amount of insurance equal to **25%** of the Coverage A limit for no additional premium.

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Dwelling Fire

Endorsements

Theft Coverage (Limited Theft Coverage-Non Owner Occupied Dwellings)

Form Availability

DP1, DP2, DP3

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

THEFT COV-LIMIT:

NO COVERAGE

<Enter Amount>

Theft Coverage (Broad Theft Coverage-Owner Occupied Dwellings)

Form Availability

DP1, DP2, DP3

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

THEFT COV-BROAD:

NO COVERAGE

<Enter Amount>

THEFT COV-BROAD:

NO COVERAGE

NO COVERAGE ▾

1

2

Adding/Changing Coverage Endorsement: Tip

To process the change, you must type over **No Coverage** or the **current amount** and enter the **desired amount**.

THEFT COV-LIMIT

NO COVERAGE

NO COVERAGE

NO COVERAGE

1000
1500
2000
2500
NO COVERAGE

Water Back-Up and Sump Discharge Overflow

[Form Availability](#)

[All Forms](#)

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

For an additional premium, the policy may be endorsed to provide this coverage

The amount of available coverage varies by State.

The Quote and Modify Coverage Endorsement will list the available coverage limit options.

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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.

Workers Compensation	<input checked="" type="checkbox"/> Include Coverage	INCLUDED
----------------------	--	----------

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, the coverage is included on the Quote Coverage screen:

Workers Compensation	<input checked="" type="checkbox"/> Include Coverage	INCLUDED
----------------------	--	----------

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 included on all Owner Occupied Dwelling Fire 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.*

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.*

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

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

Home Systems Protection, Service Line Coverage

Endorsement Rules (All Endorsements should be processed via FIRST)

- Coverage must be added **within 10 days** of the **New Business** or **Renewal Term**.
- Coverages cannot be added in a prior term
- **If the Coverage is on the policy, we allow limited Midterm changes**

What Mid-Term Endorsements can be processed outside of the 10-day grace period?

Acceptable

- Decrease a coverage limit
- Raise a deductible
- Remove a coverage

Not Acceptable

- Increase a coverage limit
- Lower a deductible
- Add a coverage

Back to Endorsement description:

- [Home Systems Protection](#)
- [Service Line Coverage](#)

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The system is programmed to block all endorsements that are not allowed outside of the 10-day grace period.

Unacceptable Endorsement Edit Examples:

If you attempt to add a coverage outside of the 10-day grace period, you will receive an **edit message**:

1

Endorsement
Modify Coverage
Premium Total: 794.28
Home Systems Prot coverage can only be added within 10 days of the policy term.

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	1000		1000
COV A-DWELLING	395000	524.26	395000

2

If you attempt to increase coverage or lower the deductible outside of the 10-day grace period, you will receive an **edit message**

Endorsement
Modify Coverage
Premium Total: 1,174.38
Home Systems Prot coverage can only be added within 10 days of the policy term.

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	1000		1000
COV A-DWELLING	373000	627.44	373000

Dwelling Fire

Endorsements

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

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

Grave Markers

Form Availability

All Forms

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

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

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Loss Assessment Coverage (Property)

Form Availability

All Forms

Coverage for property loss assessment, for which the insured may be liable, is not included in the form.

Coverage is available by endorsement for an additional premium for all insured perils.

Coverage is available for the following limits:

\$5000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$35,000, \$40,000, \$45,000 & \$50,000.

✓ **Loss Assessment Coverage Note:**

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

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

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

Loss Assessment Coverage can also be endorsed to include the peril of Earthquake. [Loss Assessment for Earthquake](#)

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Loss Assessment (Earthquake)

Form Availability

All Forms

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.

Dwelling Fire

Endorsements

Owned Motorized Golf Cart Physical Loss Coverage

Form availability: All Forms – Owner Occupied

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

MN

VA

WA

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

A. designed to carry up to four people on a golf course for the purpose of playing golf; and

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

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

- ✓ **Note:** The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value
- **This coverage is not available in MN, VA & WA.**

✓ **Note: Golf Cart Liability**

Form availability:

All Forms Owner Occupied

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

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

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

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

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

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Owned Snowmobile (Liability)

Form availability: All Forms – Owner Occupied

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

ND NJ OH TX WA

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

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

- ✓ **Note:** The Make, Model and Serial or Motor Number must be included when requesting this endorsement
- **This coverage is NOT available in:**
ND, NJ, OH, TX & WA.

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Sinkhole

Form availability: All Forms

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

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

The **Earth Movement** exclusion in this policy does not apply to Sinkhole collapse.

Trees, Shrubs and Other Plants

Form Availability

All Forms

Owner Occupied only

DP1

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

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

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

DP2 and DP3

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

Windstorm Or Hail Coverage

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

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Dwelling Fire

Endorsements

Watercraft (Liability)

Form availability: All Forms –Owner Occupied

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

Texas and Utah

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

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

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

- ✓ **Note:** The Make, Model and Serial or Motor Number must be included when requesting this endorsement
- **This coverage is not available in TX & UT.**

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Water Damage Coverage (Texas only)

Form Availability DP03 only

The policy does not provide coverage for loss caused by seepage or leakage of water or steam.

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

Home Inspections

Stillwater Insurance performs an exterior property inspection on all Dwelling Fire policies. The following **Important Notice of Property Inspection** mails out to all policy holders.

STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY

IMPORTANT NOTICE - PROPERTY INSPECTION

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

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

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

✓ **Note:**

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

Click here for information on:

[Resolving Inspection Issues](#)

[How to view Reports](#)

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

Next 

Dwelling Fire

Inspections



Inspection Notification

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

What is an inspection and why do you have to inspect my home?

The inspection of the exterior of your property is a necessary part of our underwriting process to evaluate your home's eligibility for insurance. The purpose is to confirm the location, square footage, age and condition of your home and premises.

When will the inspection occur?

New Business Inspections:

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

Renewal Inspections:

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

Can I make an appointment?

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

Will the Inspector have to come into my home?

No, the inspector does not need to enter your home.

What if I'm not home?

No problem...you do not need to be home. The inspector will review the exterior of your home and take measurements and photos.

Does the Inspector work for Stillwater?

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

What happens if there is a problem?

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

How do I remedy the problem?

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

Who do I call if I have a question?

If you have any questions regarding the inspection, please contact our customer service department or email us at Inspections@stillwater.com

[◀ Back to Inspection Menu](#)

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

Next 

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Resolving Home Inspection Issues

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

Click on the following tab for info on:

Common Inspection issues and resolutions

Trampoline: Please provide photos showing the trampoline has been removed or submit a signed statement that the trampoline has been removed.

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

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

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

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

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

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

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

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

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

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

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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Dwelling Fire Inspections

Use the following steps to view the Inspection Report:

1. Click on **Inspection Reports**
 2. Click on the Inspection Report Link
 3. View the Report
- ✓ **Note:** These reports are not mailed to the insured but reports can be forwarded to the insured upon request.

Customer Management

Search By Quote Search By Policy

Show entries

Name	Policy/Quote	Action
	ND4002396 Fire-D1 Active	<ul style="list-style-type: none"> -Select- Print Dec Page Mortgagee Change Billing Policy History Upload Document Endorse Policy Inspection Reports Notes

1 →

AFS Inspection Reporting SOLUTIONS

AFS #: 08110001210
POLICY #: NP4001480
CUSTOMER CODE #: FN87

Insured Name: GINA STUREK Requestor Phone #:
Property Address: 13031 NEBRASKA AVE Agent: FIDELITY NATIONAL INS SVCS
City/Town: OMAHA Agent Phone #: 866247145
County/State/Zip: Douglas, NE 68154
Requested By:
Special Instructions:

3

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

NOTED CONDITIONS/HAZARDS/EXPOSURES

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

Front Address Verification

Inspection Reports - ND4002396

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

Status: Active

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

2 ←

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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Dwelling Fire

Pay Plans

Pay Plans

❖ Installment payments may be subject to a Fee.

Pay Plan	New Business or Renewal Date	Payment 2 Policy Term Due Date	Payment 3 Policy Term Due Date	Payment 4 Policy Term Due Date
	✓ Installment Billing Fees do not apply to New Business or Renewal Offer Down payments			
❖ 40/30/30	Down Payment No Fee	*Day 85	*Day 175	
ACP	Click HERE for more information on Monthly –Automatic Card Payment (ACP) Credit/Debit Card			
❖ EFT	The monthly withdrawal for future payments will occur on the day of the month the corresponds to the Effective Date of your policy unless the Effective Date falls on the 29 th , 30 th or 31 st of the month, in which case the withdrawal day will be the 1 st business day of each month. The renewal payment is subject to the EFT Fee.			

Fees - State Selector

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

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

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

Quote Payment Screen Navigation

Make a Payment

Reinstatement Fee

NSF Fee

FAQs

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

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:

$\$839 - \mathbf{\$151.40}$ 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$**

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Reinstatement Fee

Policy Reinstatement Fee

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

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

The fee applies to all Dwelling Fire Policy types

- 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

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

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NSF Fee

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

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

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Dwelling Fire Fees

State	Installment Billing Fees				Other Fees		
	Full Pay	40/30/30	EFT	ACP	Reinstatement	Policy	NSF
Alaska	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Arizona	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Arkansas	\$0	\$3	\$2	\$3	\$20	\$50	\$15
California	\$0	\$6	\$2	\$4	\$20	\$30	\$25
Colorado	\$0	\$3	\$1	\$3	\$20	\$50	\$15
Connecticut	\$0	\$3	\$1	\$3	\$20	\$30	\$15
Delaware	\$0	\$3	\$2	\$3	\$20	\$50	\$15
District of Columbia	\$0	\$3	\$1	\$4	\$20	\$35	\$15
Idaho	\$0	\$3	\$2	\$3	\$20	\$30	\$15
Illinois	\$0	\$3	\$2	\$3	\$15	\$50	\$15
Indiana	\$0	\$3	\$2	\$3	\$25	\$30	\$15
Iowa	\$0	\$3	\$1	\$3	\$20	\$50	\$15
Kansas	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Kentucky	\$0	\$3	\$2	\$4	\$20	\$40	\$15
Maine	\$0	\$3	\$1	\$3	\$10	\$50	\$15
Maryland	\$0	\$0	\$0	\$0	\$0	\$30	\$15
Massachusetts	\$0	\$6	\$2	\$0	\$14	\$30	\$15
Minnesota	\$0	\$3	\$2	\$3	\$20	\$30	\$15
Missouri	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Montana	\$0	\$3	\$2	\$4	\$25	\$30	\$15
Nebraska	\$0	\$3	\$1	\$3	\$20	\$45	\$15

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State	Installment Billing Fees				Other Fees		
	Full Pay	40/30/30	EFT	ACP	<u>Reinstatement</u>	Policy	<u>NSF</u>
New Hampshire	\$0	\$3	\$2	\$3	\$20	\$30	\$15
Nevada	\$0	\$3	\$2	\$3	\$20	\$30	\$15
New Jersey	\$0	\$3	\$2	\$3	\$20	No Fee	\$15
New Mexico	\$0	\$3	\$1	\$3	\$20	\$50	\$15
New York	\$0	\$3	\$2	\$3	\$15	No Fee	\$15
North Dakota	\$0	\$3	\$2	\$3	\$10	\$50	\$15
Ohio	\$0	\$3	\$2	\$3	\$20	\$30	\$15
Oklahoma	\$0	\$3	\$1	\$4	\$14	\$30	\$15
Oregon	\$0	\$3	\$2	\$0	\$20	\$30	\$15
Pennsylvania	\$0	\$3	\$2	\$3	\$20	\$30	\$15
South Carolina	\$0	\$3	\$2	\$4	\$10	\$30	\$15
South Dakota	\$0	\$3	\$2	\$3	\$10	\$50	\$15
Tennessee	\$0	\$3	\$1	\$3	\$20	\$30	\$15
Texas	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Utah	\$0	\$3	\$2	\$3	\$20	\$35	\$15
Vermont	\$0	\$3	\$2	\$3	\$10	\$30	\$15
Virginia	\$0	\$3	\$1	\$3	\$20	\$30	\$15
Washington	\$0	\$3	\$1	\$3	\$20	\$30	\$15
West Virginia	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Wisconsin	\$0	\$3	\$2	\$3	\$20	\$50	\$15
Wyoming	\$0	\$3	\$2	\$3	\$20	\$50	\$15



Payment Plans

Payments

The New Home UI provides a variety of payment options.

Click on an option for more information:

- [Intend to purchase policy – no payment today](#)
- [Monthly –Automatic Card Payment \(ACP\) Credit/Debit Card](#)
- [Monthly EFT withdrawn monthly](#)
- [10% down Balance billed to lender](#)
- [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 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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Payment Plans

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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ACP Automatic Card Payment

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](#)

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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Payment Plans

Intend to purchase policy – no payment today options are only available on New Home purchases that are Mortgagee billed at renewal.

Purchase

Issue policy with no money down

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

Payment Plan

Issue policy with no money down - payment to follow

Deposit Amount	0.00
Installment Amount	
Installment Service Fee	0.00

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

Please confirm method of down payment:

- Purchase or Refinance with premium to be paid at closing. Agent to provide invoice and Dec page.
 Issue policy with no money down - payment to follow from Impound/Escrow account.

Billing options: Policy is being rewritten from another carrier to Stillwater

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

Click [here](#) for more information on the invoice Billing options:

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

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

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

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

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

What Happens if payment is not received ?

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

Payment Plans

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](#).

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

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Activation Requirements:

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

Email Address: *

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

** indicates required field*

Send **Forward Later**

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

ACTIVATION REQUIREMENTS - HOME INSURANCE

2017-02-02

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

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

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

eoil@Stillwater.com

Or Fax to (888)333-2490

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

Please call or email us if you have any questions.

Sincerely,

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

Payment Plans

Send Invoice (Rollover)

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

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

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

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

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

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

- Current Insurance Information** entry is required:

Current Insurance Information

Current Insurance Company *

Expiration Date of Current Insurance * / /

Policy Number of Current Insurance *

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

>

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

>

* indicates required field

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

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

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

Submission Summary

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

Please note this is not a policy until payment is received

The Quote Reference Number Is: **AH1029825**

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

Payment Plans

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](#).

Intend to purchase policy – no payment today
options are 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](#).

Dwelling Fire Replacement Cost Calculation

Replacement Cost Valuation

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

Dwelling Fire CA Replacement Cost 2011 Regulations

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

Summary of Regulations.

Training/CE Requirement

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

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.

Policy Service and Online Endorsements

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 style="border: 1px solid black; padding: 5px;"><p>-Select-</p><p>-Select-</p><p>Billing</p><p>Endorse/Update Policy</p><p>INsite</p><p>Inspection Reports</p><p>Letter of Experience</p><p>Mortgagee/Lender Change</p><p>Notes</p><p>Paperless Status</p><p>Policy History</p><p>Print Dec Page</p><p>Report Lookup</p><p>View Acknowledgments</p><p>View Consumer Portal</p><p>View Final Quote</p><p>eDocs</p></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-



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 Status: Active

NP2770521 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 Stillwater Insurance Svcs Inc

TESTER TUTORIAL(FN1) RSM:

FNS FN1 IDY1920 Direct Operations

Phone: (888)333-2120

Email: INS@STILLWATER.COM

COMMUNICATION HISTORY [view more]

Transaction Type	Entry Date
Mortgagee/Lender Change	06/08/2022
Mortgagee/Lender Change	06/08/2022
Mortgagee/Lender Change	06/08/2022
IBS/CASH NOTES	06/02/2022
IBS/CASH NOTES	04/14/2022
Public Records Digital Map	04/14/2022
No Hydrant Required	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 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.

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**.

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

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](#)

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



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

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

4701 PATRICK HENRY DR SANTA CLARA CA 95054

Policy Type: Commercial

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-



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

JOHN DOE

NP2770521

9079 E HILLERY DR SCOTTSDALE AZ 85260

Policy Type: Home-H3

Term Effective Date: 04/14/2022

Term Expiration Date: 04/14/2023

Cancellation Date

mm dd yyyy

Reason for Cancellation

- | | |
|--|--|
| <input type="radio"/> Billing Options | <input type="radio"/> Claim Service |
| <input type="radio"/> Moved | <input type="radio"/> Other - please explain below |
| <input type="radio"/> Policy Service | <input type="radio"/> Price |
| <input type="radio"/> Product Features | <input type="radio"/> Replaced Coverage |
| | <input type="radio"/> Sold |

Cancel Notes - required if Other chosen

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

Cancel Policy

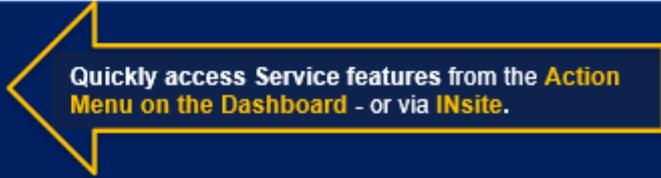
Back

◀ Endorsement Menu

◀ Service Features Menu

◀ Table of Contents

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



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

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 ND6016232
 Modify Coverage Jovany Abarca
 6401 W MOUNTAIN VIEW RD GLENDALE AZ 85302

Premium Total: 632.00
Policy Type
 D3 - DWELLING FIRE - SPECIAL FORM
Residence Type
 Tenant Occupied
Construction Year
 1977
Construction Type
 BRICK

Click [here](#) to view coverage restriction guidelines for Coverage A

Coverage	Limit/Deduct	Premium	Change To
DEDUCTIBLE	500		500
COV A - FIRE	168700	119.00	168700
COV B-OTHR STRC	16870	INCLUDED	
COV C - FIRE	NO COVERAGE	NO COVERAGE	NO COVERAGE
Fair Rental Value	33740	INCLUDED	
COV A - EXT COV	COVERAGE	669.00	
AUTO INCR INSUR	4% RNWL INCR	18.00	4% RNWL INCR
COV L PERS LIAB	100000	13.00	100000
COV M MED PAY	1000	INCLUDED	1000
EARTHQUAKE 5%	NO COVERAGE	NO COVERAGE	NO COVERAGE
EARTHQUAKE 10%	NO COVERAGE	NO COVERAGE	NO COVERAGE
LOSS ASSESSMENT	No Add'l Cov	NO COVERAGE	NO COVERAGE
PREMISES ALARM	BASIC	-4.00	BASIC
BLDG ORD/LAW	10% of Cov A	INCLUDED	10% of Cov A
COVA-EXTND REPL	25%	44.00	25%
WATER BACK UP		NO COVERAGE	NO COVERAGE
WIND/HAIL DED	N/A		N/A
PERS INJURY	NO COVERAGE	NO COVERAGE	NO COVERAGE
CREDIT ADJUST		-271.00	

Use the **Change To** menu options make changes

Fully Earned Fees: 30.00
 Total: 632.00
 Customize Replacement Cost
Cancel

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

Review or **Customize Replacement Cost**

- ◀ Endorsement Menu
- ◀ 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**.

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

Client ID: 900000767511
 Policy: NP2770521
 Insured Name: John Doe

Endorsement

Update Name

First Name

Middle Name

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

AH2022741 (John Doe)

Save

Cancel

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

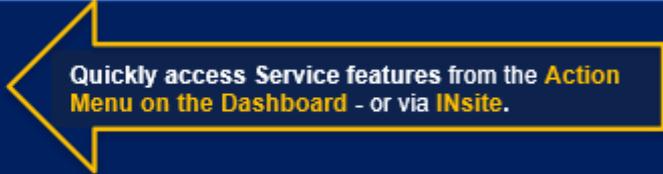
◀ Endorsement Menu

◀ Service Features Menu

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



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

◀ Endorsement Menu

◀ Service Features Menu

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



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

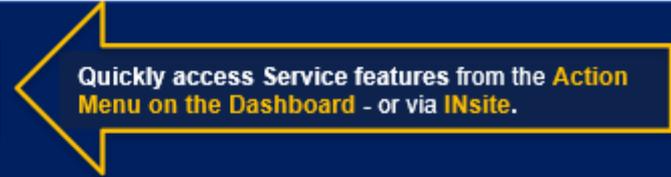
- If the customer has an International (Out of the Country Mailing Address) **Please contact Customer Service for processing**

◀ Endorsement Menu

◀ Service Features Menu

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



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-



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-



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

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

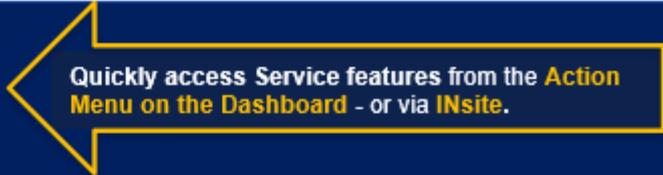
Cancel

◀ Endorsement Menu

◀ Service Features Menu

◀ Table of Contents

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



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

Change Pay Plan to EFT

Client ID: 900000767511

Policy: NP2770521

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](#)

Endorsement

Modify EFT Account

Client ID: 900000770463

Policy: NP2770693

Routing #: 104000016 First National Bank of Omaha

Account #: *****345 1620 Dodge Street

Account Type: Checking Omaha, NE 68197

Routing #

Account Type

Account #

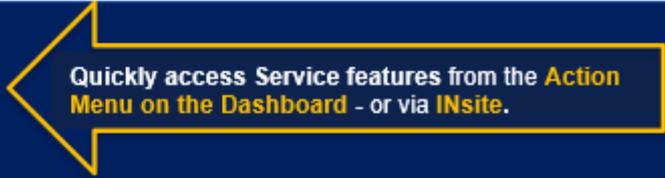
Click [HERE](#) to open and acknowledge the Terms and Conditions.

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](#)

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



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:	661477 - 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	O
TLA		Home Type	D
TLA Estimated	0	Number of Garage Stalls	2
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.



LETTER OF EXPERIENCE & CLAIMS HISTORY

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

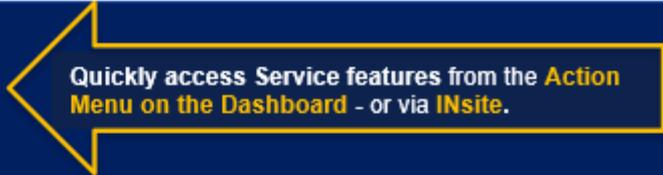
This information is intended solely for the individual(s) to whom this is addressed. This is not a contract, policy or binder of coverage. All coverages are subject to the terms and conditions contained in the policy.

◀ [Service Features Menu](#)

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



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:

Type	Entry Date	Performed by	Contact	Phone #	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:

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

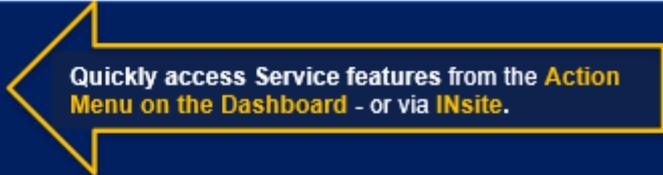
Add a New Note for Policy BP9001610

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](#)

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



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](#)



Paperless Status

Client 000024535798 - ABBOTT CODY

This client is currently PAPERLESS and IS REGISTERED for SelfService.

[Return to Dashboard](#) [Deactivate Paperless for this client](#)



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](#)



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](#)



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



How to view :

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

Policy History

BP9001610

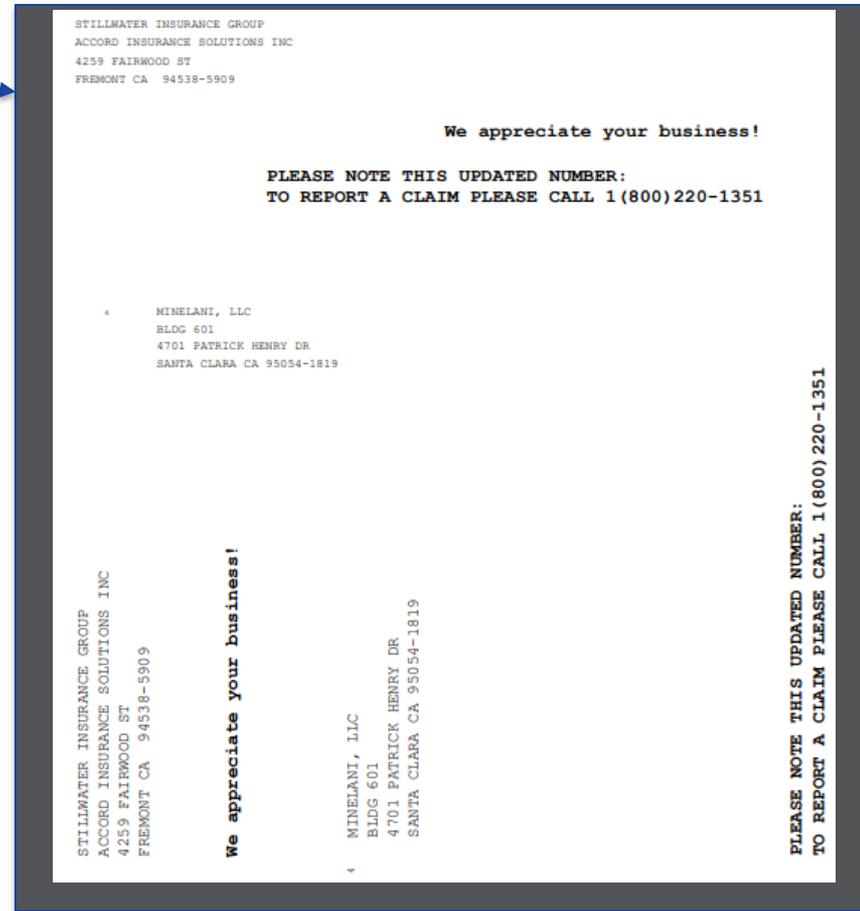
Policy Type: Commercial

- 📄 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.



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](#)

STILLWATER
INSURANCE COMPANY

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 08/08/2022
EXPIRATION DATE 08/08/2023

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 8213 PRESTWICK GREEN DR COLUMBUS OH 43240
EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

SECTION I PROPERTY COVERAGES				DEDUCTIBLE
COVERAGE A DWELLING \$ NO COVER	COVERAGE B OTHER STRUCTURES \$ NO COVERAG	COVERAGE C PERSONAL PROPERTY \$ 50,000	COVERAGE D LOSS OF USE \$ 20,000	All Peril \$ 500

SECTION II LIABILITY COVERAGES	
COVERAGE E - PERSONAL LIABILITY \$ 300,000	COVERAGE F - MED PAY TO OTHERS \$ 2,000 EACH PERSON

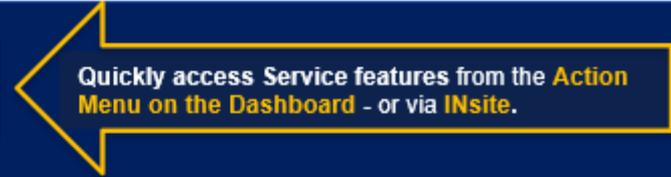
PREMIUM / CREDIT	
COVERAGE C - PERSONAL PROPERTY	222.00
COV E - PERSONAL LIABILITY	18.00
COV F - MED PAY TO OTHERS	6.00
HOME ALERT PROTECTION	-9.00
LOSS SETTLEMENT-PERSONAL PROP	64.00
POLICY FEE - FULLY EARNED	30.00

INCLUDED COVERAGES : COV D-LOSS USE; MOLD FUNGUS ROT

DISCOUNTS: AGE OF INS (50-54) DSC

TOTAL POLICY PREMIUM	\$ 331.00
-----------------------------	------------------

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



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.

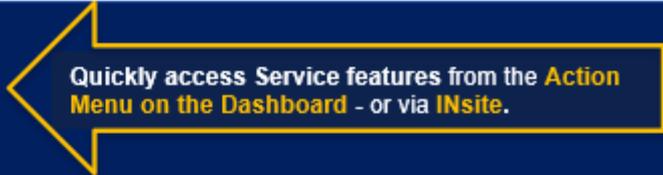
Search Result for PRD Home-H3 Quote/Policy # 21CP064684 - GEI100955

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

Available option(s) for your search below

- [PROPERTY CLUE](#)

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



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.

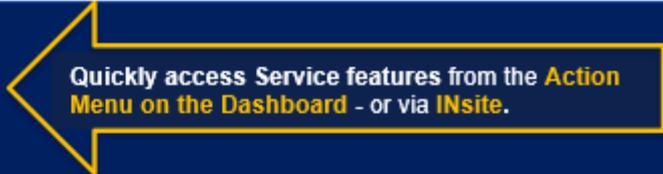
In most cases there is a small monthly non-refundable fee to process the monthly bank withdrawals.

09/24/18 EFT Terms & Conditions 9-24-18 Page 1 of 3

◀ [Service Features Menu](#)

◀ [Table of Contents](#)

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



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
------------------------	-----------	-----------	----------------------	-------------------	----------

Coverages

You can review, customize and select the coverages on this page.

Premium	Deductible
\$294.00/year Payment Plans Available	\$500

Included Coverage

		Limit	Premium
Deductible		500	
Personal Property	ROC	50000	185.00
Loss of Use		20000	INCLUDED
Liability	ROC	300000	18.00
Medical Payments	ROC	2000	6.00
Actual Cash Value or Replacement	ROC	Replacement	55.00
Mold, Fungus & Rot	ROC	2500	INCLUDED

Quote Details

Name
JOHN DOE

Phone Number
(402) 555-1212

Location
5044 Rotherham Rd
Columbus
OH 43232

Google Earth View
Aerial View

Quote Number
AH2025184 (Renters)

Licensed Agent
TESTER TUTORIAL(FN1)

CLUE Report

LIVE Online Support
Chat with one of our specialists.

Exit Quote

Additional Optional Coverages ⊕

Scheduled Personal Property

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



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.

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

- 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.

Policy Cancellation Guidelines

- Cancel Policy – Insured Request. This can be done within 30 days of the original policy effective date and backdated up to 60 days or to the term quote date, whichever is later.
- Property policy endorsement requests and cancellation requests can be honored 30 days earlier than the date received. If the request needs to be processed back farther than 30 days, documentation needs to be submitted to support the date requested.

Flat Cancellation Request Guidelines (guidelines as of 02/20/2017):

Cancel Request Email: ins@stillwater.com

1. Flat Cancel /back date requests for all “in force” policies now require the following documentation:

Home, Condo, Dwelling Fire:

- **Documentation from escrow, the closing company/attorney, the lender or another legal entity that:**
 - The home sale did not close.
 - The loan did not fund.
 - The policy was issued in error. *(If an internal error we will require the approval of and reason from a GEICO manager)*
- **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
 - ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

Renters (HO4)

- **Copy of lease agreement (showing address different that the insured location).**
- **Letter from the landlord advising the insured did not move in or they moved out.**
- **Proof of duplicate coverage** – copy of Declaration page from other carrier showing duplicate coverage.
 - ✓ **Note:** We reserve the right to confirm that the duplicate coverage is in effect.

2. Future Policy Effective Date (All Forms)

- If the policy has a **future effective date**, the policy can be cancelled flat without any supporting documentation.

[◀ Endorsement Menu](#)

[◀ Back to Table of Contents](#)

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 an 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).*

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

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

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

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

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

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

Coverage A

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

- Customer service can process any increase request **up to 30%** of the current Coverage A Value.
- Underwriting approval is required for all requests above **30%** and may be submitted to Underwriting@Stillwater.com

✓ **Note:**

Stillwater provides an interface with [360Value®](#) which is used to calculate Home Replacement Cost valuations.

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.

Please email the adjusted valuation report to inspections@stillwater.com for processing.

Coverage C

- The value for Coverage C Personal Property can be adjusted to a maximum of **75%** of the Coverage A amount.
- If added Coverage C must be no less than \$5000.

[◀ Endorsement Menu](#)

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All applications are to be submitted via our website.

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

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

Underwriting guidelines can vary by State and Policy form. **Please click on any topic listed below to view specific Underwriting Guidelines:**

Applicant / Policy Holder

- [Claim Loss History](#)
- [CLUE Reports](#)
- [Financial Status](#)
- [NCF Reports](#)
- [Named Insured Definition Chart](#)
- [Additional Insured/Certificate Holder](#)
- [3rd Party Notifications CA](#)
- [Name Change Guidelines](#)
- [Conservatorships](#)
- [Death of a Named Insured or Additional Named Insured](#)

Dwelling & Residence Premises

- [Age of Home](#)
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- [Construction Type \(ineligible\)](#)
- [Course of Construction](#)
- [Remodeling & Renovation](#)
- [Foundation Requirements](#)
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- [Solid Fuel Burning Appliances](#)
- [Utility Requirements](#)
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Exposures / Location

- [Animals \(Animal Liability\)](#)
- [Attractive Nuisances](#)
- [Brush Forest Area](#)
- [Commercial Exposure](#)
- [Fire Protection](#)
- [Home Business \(Day Care\)](#)
- [Pools](#)
- [Trampolines](#)
- [Trip Fall Hazards](#)
- [Underground Fuel Tanks](#)
- [Unsecured Personal Property](#)
- [Vehicles](#)

Claim Loss History

Click on a state to review state specific Claim Acceptance Guidelines.

State	State
<u>Alaska</u>	<u>Nevada</u>
<u>Arizona</u>	<u>New Hampshire</u>
<u>Arkansas</u>	<u>New Jersey</u>
<u>California</u>	<u>New Mexico</u>
<u>Colorado</u>	<u>New York</u>
<u>Connecticut</u>	<u>North Dakota</u>
<u>Delaware</u>	<u>Ohio</u>
<u>D of Columbia</u>	<u>Oklahoma</u>
<u>Idaho</u>	<u>Oregon</u>
<u>Illinois</u>	<u>Pennsylvania</u>
<u>Indiana</u>	<u>South Carolina</u>
<u>Iowa</u>	<u>South Dakota</u>
<u>Kansas</u>	<u>Tennessee</u>
<u>Kentucky</u>	<u>Texas</u>
<u>Maine</u>	<u>Utah</u>
<u>Maryland</u>	<u>Vermont</u>
<u>Massachusetts</u>	<u>Virginia</u>
<u>Minnesota</u>	<u>Washington</u>
<u>Missouri</u>	<u>Wisconsin</u>
<u>Montana</u>	<u>West Virginia</u>
<u>Nebraska</u>	<u>Wyoming</u>

Claim Loss History Review

- Stillwater reviews Claim Loss History on the **Risk Address** as well as prior **Subject (Applicant)** Losses.
- The Loss History Experience review period and acceptable losses vary state
- Please click on a state to view state specific guidelines.

✓ Notes

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

❖ Underwriting Referrals

The following require underwriting review:

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

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

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

Dwelling Fire

Underwriting FAQs

Claim Loss History

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

AK	AR	AZ	CA	CO	DC	IA	ID	IL	IN	KS	MA	ME	MN
MO	MT	ND	NE	NH	NJ	NM	NV	NY	OH	OK	PA	SC	SD
TN	UT	VA	VT	WA	WI	WV	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.**

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Dwelling Fire

Underwriting FAQs

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 that are CLOSED.

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

UNACCEPTABLE LOSSES

1. Unacceptable Losses - Claims filed by the INSURED at the RISK address:

❖ Any Open Loss

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

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

❖ Any Open Loss

3. Unacceptable Losses – Claims filed by the INSURED at ANY OTHER address

❖ Any Open Loss

- Liability Losses

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is NOT counted.
- **Water Losses** include the following:
 - 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.

[◀ Back to Claim Table](#)

Underwriting FAQs

Claim Loss History

The following state reviews claims with a **60 Month Loss Experience Period**:

CONNECTICUT

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 – for the 60 Month Loss Experience Period

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

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

❖ Any Open Loss

- "Weather Related" 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

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 – for the 60 Month Loss Experience Period

INSURED /APPLICANT CLAIMS AT THE RISK OR ANY OTHER ADDRESS

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

❖ Any Open Loss

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

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

• Any "All Others" (*including water*).

- In Oregon we allow 1 loss, regardless of type.
- Any sum greater than 1 does not qualify.
- Any sum greater than 1 doesn't qualify.

2. Unacceptable Losses – Claims filed by the **INSURED** at the **RISK** address or any at **ANY OTHER** address

• Liability Losses

- In Oregon we allow 1 loss, regardless of type.
- Any sum greater than 1 does not qualify.

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.

Dwelling Fire

Underwriting FAQs

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

1. Unacceptable Losses - Claims filed by the **INSURED/APPLICANT** at the **RISK** address.

❖ Any Open Loss

- "Weather Related" losses > 1 or the sum of "Weather Related" and "All Others" > 1 will generate the message indicating risk is ineligible.

- Freeze, Flood and Weather are all 'Weather Related' losses.

- Liability Losses

❖ Any Non Weather Related Water Loss

- In TX, state statutes require that we allow a total of 2 "Appliance Related water" losses, 1 "Other Water Related" loss, 1 "Mold" loss, and 1 "All Others" loss. Any response greater than these numbers will prevent the quote from continuing.

- Please note that all appliances related and mold losses will require proof of remediation submitted to underwriting@stillwater.com upon issuance of the policy to avoid cancellation. Acceptable proof: work orders, receipt, contracts and/or permits.

- Appliance and Accidental Discharge should be referred to Underwriting for review after obtaining a letter from the prior carrier with details of loss and payouts listed.

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

❖ Any Open Loss

3. Unacceptable Losses – Claims filed by the **INSURED** at **ANY OTHER** address

❖ Any Open Loss

- Liability Losses

✓ Notes

- **Subrogated Losses** are treated the same as a **CLOSED Loss**.
- Any **CLOSED** claim showing zero paid is **NOT** counted.
- **Water Losses** include the following:
 - 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

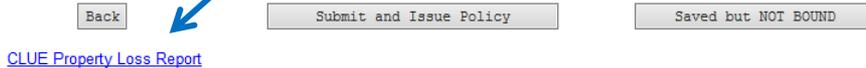
Dwelling Fire

Underwriting FAQs

CLUE Reports Comprehensive Loss Underwriting Exchange

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

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



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



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

FIRSTNAME, LASTNAME F

Policy No : 20AFQ59953

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

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

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 individuals score.

In addition, we insure personal lines risks, so regardless if the state s credit based or not, our goal is to insure risks owned by individuals. This includes their personal assets, not commercial properties or risks. For example, a client may also own personal rental properties for additional income, and these are acceptable as they are not commercial properties. While we want to capture the rate for the individual, we also recognize that some personal assets may have been placed in a Life Estate, LLC, Family Trust, Revocable or Non Revocable Trust, etc. We allow these entities to be listed as **Additional Insured** for certain policy types. **We do NOT allow them to be the Named Insured or Additional Named insured.**

- **Family Trust** -Trust designed to allow a parent to transfer assets to his or her children directly and prevent assets from being automatically inherited by a spouse.
- **Qualified Personal Residence Trust** - A QPRT is a lifetime transfer of a personal residence (primary or secondary home) in exchange for continued rent free use of the residence for the trust term.
- **LLC** -The Limited Liability Company or LLC is not a partnership or a corporation. It is a business structure that is a hybrid of a partnership and a corporation. Its owners are shielded from personal liability, unless negligence or fraud is involved.
- **LLP** -Limited Liability Partnership. Another name for a Limited Liability Company, often used by professional associations. The partner or investor's liability is limited to the amount he/she has invested in the company, unless gross negligence or fraud is involved.
- **Corporation** -A corporation is a legal business structure that establishes the business as being a separate entity from the owner(s). The owners (who are its directors and shareholders) are shielded from personal liability, unless gross negligence or fraud is involved.
- **Power of Attorney** -written document in which one person (the principal) appoints another person to act as an agent on his or her behalf, thus conferring authority on the agent to perform certain acts or functions on behalf of the principal.
- **Life Estate** -An estate whose duration is limited to the life of the party holding it, or some other person. Also means the right to use or occupy real property for one's life.

Dwelling Fire Eligibility Chart

Family Trust Revocable & Irrevocable	Qualified Personal Residence Trust	All other Trusts	LLC or LLP	Corporation (CORP)	Power of Attorney (POA)	Life Estate
Yes, as an Additional Insured if Owner or Tenant Occupied	Not eligible	Yes, as an Additional Insured if Owner or Tenant Occupied	* May be listed as the Named Insured	* May be listed as the Named Insured	Yes	Yes, as an Additional Insured if Owner Occupied

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

- The surcharge states are: AK, AR, AZ, CA, CO, CT, DE, IA, ID, IL, IN, KS, MA, ME, MN, MO, MT, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY.
- The non-surcharge states are: MD

[Click here](#) for information on the Corporate Owned Property Surcharge.

Ineligible Risks:

- Risks that are owned or titled in the name of a church or non-profit organization are ineligible.
- Insureds who own more than **25 rental properties** are ineligible.

[Click here](#) for information on how to add an Additional Insured & Additional Interest

Additional Insured (Residence Premises)

- The Additional Insured endorsement extends the definition of “insured” to include a person or organization.
(**Example:** Family Trust)
- **Additional Insured** status does not give the same rights under the policy terms as a “named insured” or “insured”.
- Please click on the following tab for more information on these coverage limitations.

Additional Insured

- The Additional Insured cannot make changes to the policy.
- All requests to add an **Additional Insured** must be reviewed and approved by Underwriting.

• **Fax:** (866)290-2667

• **Email:** underwriting@stillwater.com

- 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.

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Additional Interest (Certificate Holder)

- A Certificate Holder is an entity like a an apartment complex or leasing office that requests evidence of insurance.
- **Certificate Holders** are not provided coverage and cannot make changes to the policy.
- Requests to add a **Certificate Holder** can also be processed via the **phone** or they can be **faxed** or **emailed**.

• **Phone:** (800)849-6140

• **Fax:** (866)877-6355

• **Email:** ins@stillwater.com

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.

SP1842 01 16

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](#)

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Max Age of Home

The maximum age of construction is **1950** in all states except for the following:

States: AZ, CA, NV, TX

If the home was constructed **prior to 1950** in all states other than those listed above the following message will appear:

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

State exceptions:

Arizona – Dwellings constructed **prior to 1972** are ineligible.

Nevada – Dwellings constructed **prior to 1992** are ineligible

Texas - we cannot use the year of construction as a standalone guideline for eligibility.

Click [Here](#) for more info on **Texas** guidelines.

Age of Home Homes constructed prior to 1950) –Homes constructed **prior to 1950 (1900-1949)** in the following states will require underwriting review prior to obtaining a quote 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

States: CA, TX

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

Texas Homes constructed prior to 1950

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

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** – utilizes posts, stilts or pilings (*except where the result is required or authorized by current building codes to be elevated on posts/piers/pilings and there is no slope/stilts*)
 - **Log Homes**
 - **Mobile Homes**
 - **Manufactured Homes**
 - **Modular or Metal Homes**
 - **Utilizes asbestos siding or roofing materials**
 - **Elevators:** Dwellings with elevators are acceptable if installed in the past 10 years and a current safety inspection is provided.
 - **Dwellings that are historical/landmarks**
 - **Homes built fully or with the majority of the structure built underground.**
 - **Dwellings or Other Structures susceptible to damage due to construction design or site location are ineligible**
- ✓ **Note: All Dwellings and Other Structures must be well constructed and built in accordance with prevailing codes as defined by local authorities.**

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.

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Foundation Requirements

Dwellings must be constructed on a permanent slab, perimeter or conventional basement foundation.

Dwellings constructed on posts, stilts or pilings are ineligible unless required by local building code and prior approval by the Company has been received

Course of Construction - Remodeling & Renovations

- Dwellings and other structures in the course of construction or renovation are ineligible, unless prior approval is received from the company.
- Dwellings and other structures undergoing extensive remodeling are ineligible.

Dwelling Fire

Underwriting FAQs

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 360Value®

- 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®

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 Dwelling Fire policies.

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

Property Inspections

- Residence Premises with damaged or broken or boarded windows are ineligible
- Residence Premises with damaged roof, missing or lifting shingles are ineligible
- Residence Premises with damaged or unpainted siding are ineligible
- Residence Premises with damaged or rotten or unpainted wood are ineligible
- Residence Premises with damaged or rotten or unpainted fascia boards or soffits are ineligible
- Residence Premises with damaged, missing or peeling paint are ineligible
- Residence Premises with damage or cracks to the foundation are ineligible.
- Residence Premises with damaged chimney are ineligible.
- Residence Premises with missing or damaged stairs that present a trip fall hazard are ineligible.
- Residence Premises with missing railings that present a trip fall hazard are ineligible.
- Residence Premises with damaged concrete that present a trip fall hazard are ineligible.
- Dwellings and other structures susceptible to damage due to construction design or site location are ineligible.
- Residence Premises with unrepaired damage are ineligible.
- Residence premises with overgrown vegetation are ineligible.
- Residence Premises with overhanging tree limbs are ineligible.
- Residence Premises with vegetation in contact with the property or roof are ineligible.
- Residence premises with excessive debris are ineligible.
- Residence premises with damage to other detached structures are ineligible.
- Residence Premises with damaged or broken fencing are ineligible.
- Residence premises with unsecured appliances are ineligible.
- Residence premises with unsecured personal items are ineligible.

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Maximum Number of Rental Properties Owned (25)

The following Underwriting Acceptance Question is asked on all Dwelling Fire Quotes

Does the insured own more than 25 rental properties?
[If "Yes", risk is Prohibited] *

YES NO

A Yes response will result in the following edit:

Based on the information provided, this risk does not qualify. The Applicant owns more than 25 rental properties.

Minimum Square Footage

The minimum square footage allowed on all Dwelling Fire policy Forms is **300 square feet**.

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Occupancy

- The Residence must be Owner or Tenant occupied (annual leases or long term occupancy - daily, weekly or monthly leases or occupancy is not permitted - ***vacancy is not permitted**).
 - We only allow an owner occupied Seasonal residence (unoccupied more than 3 consecutive months) if the property is located in a gated community or if the property is protected by a monitored central alarm system.
 - Maximum of 4 units under one roof (duplex, triplex or four-plex are acceptable).
 - Maximum of 1 family per unit.
- ❖ **Vacant properties are not eligible.**

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Other Structures Coverage B increase

Form Availability

All Forms

Other structures are defined as:

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

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

The Dwelling Fire Policy automatically include a **Coverage B – Other Structures** limit equal to **10% of Coverage A**.

This value can be increased via endorsement.

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

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

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

Examples of Other Structures:

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

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

[Ineligible Structures](#)

Home Underwriting :

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

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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.

Home Underwriting :

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

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Roof Types – Roof Covers

All roofs must be in good condition, regardless of type.

If there is any known damage, deterioration, missing shingles, excessive granular loss, raised/lifting shingles, or more than 1 layer of shingles on the roof the risk is ineligible.

Exception - Florida allows 2 layers of shingles and Kansas allows Composition over Wood.

Please click on the following link to view additional information on Roof eligibility (including photos):

[Roof Cover Types](#)

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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) <ul style="list-style-type: none">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 <ul style="list-style-type: none">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

Residence premises with Solar Panels on the Roof (attached to the structure) or on the ground are acceptable.

- Solar Panel Systems that are rented are ineligible.
- We do not allow the Solar Panel company to be listed on the policy for evidence of insurance.
- Solar Panels that are attached to the ground or attached to a detached structure are considered: **Other Structures – Coverage B**

Please click on the Other Structures tab for more info on:

[Other Structures](#)

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Solid Fuel Burning Devices

Residence Premises having a solid fuel burning appliance present (wood burning stove, heating stove fire place insert, free standing fireplace) or similar devices that burn wood, pellets, or other solid fuels, which are a secondary heat source, are acceptable. The device must meet the following requirements:

- Installed by a professional contractor.
- Installed with proper clearances of unit and venting system.
- Properly maintained unit and venting system, including cleaning of chimney.
- Built in Fireplaces that have metal or masonry chimneys are not subject to this charge and are not considered a Solid Fuel Burning Device.

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

Utility Requirements

Dwellings constructed prior to **1900** are not eligible in all states.

If the age of the dwelling is greater than **50 years** then the Dwellings must meet the following requirements:

HEATING

- Dwellings utilizing a primary source of heat that is not thermostatically controlled are ineligible
- Dwellings containing solid fuel burning appliances are eligible if the appliance was professionally installed and it is not the primary source of heat.

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, PVC. Polybutylene and galvanized plumbing is ineligible.**

ELECTRICAL

- Dwellings must have an electrical system that utilizes circuit breakers.
- Dwellings that utilize fuses are ineligible

Animals

Risks having any of the following Prohibited Breeds of dog are ineligible:

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.

✓ Note:

- The Dwelling Fire program does NOT offer an Animal Liability Buyback Endorsement. Animal Liability is included in the Personal or Premises Liability Coverage.
- Risks which have a prohibited dog breed or any of the following are ineligible for our program: cows, goats, sheep, pigs, llamas, donkeys, turkey, exotic or unusual pets or any other animal that can be used for livestock purposes. Also, venomous animals of any size are not allowed.
- We allow any non-venomous reptiles that don't exceed 2 feet in length when full grown.
- All service animals are permissible, regardless of type or breed. However, note a certificate showing the animal is a service dog is required if it is a prohibited breed. The certificate must be emailed to underwriting@stillwater.com
- K9 Police Dogs are NOT considered service animals.
- K9 Police Dogs are ineligible due to how they are trained - (**where any previous dog bite history exists**)

State Exceptions

State Exceptions

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](#)

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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.

Commercial Exposure

Dwellings located in or within 100 feet of an industrial locations are ineligible. Golf courses are acceptable.

Brush / Forest Area

Brush is considered to be all native brush, weeds, grass and hazardous vegetation that is not maintained, or maintained at a height of more than (3) inches above the ground.

Residence Premises that are located within 400 feet of what we consider brush or forested areas are ineligible risks. There must be at least 400 feet of unobstructed land between the residence premises and any brush or forested areas. Premises that are located in an area that we find to have a high risk of a wildfire are ineligible.

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

CA Brush Fire Rating Provision

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

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

Brush Mapping is intended to determine risks that are not eligible due to brush exposure. If the quote is allowed it does not guarantee that the risk is eligible. We will still perform our standard Property Inspection and if the inspection reveals that there is an unacceptable brush exposure the policy will be cancelled.

If you wish to verify an address for possible brush exposure, please email brushapproval@Stillwater.com for review.

CA Moratorium on Non-Renewals After Wildfire Activity

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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.”

Home Business (Home Day Care)

Residence Premises which have a business or business supplies or equipment located at the location address are ineligible.

This includes any activity which results in foot traffic, employees, or inventory/storage of tools.

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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.

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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 (the exception is California and Connecticut where slides are ineligible).
- Above-ground pools are acceptable in all states, as long as they follow the above guidelines.

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Trampolines

Residence premises with a trampoline are acceptable under the following conditions.:

- The trampoline must be equipped with a properly installed safety net.
- The trampoline must be located in a fenced portion of the yard.

Trip Fall Hazards

Residence Premises with trip fall hazards are ineligible.

This would include, but not be limited to:

- **Missing or damaged stairs that present a trip fall hazard.**
- **Missing railings that present a trip fall hazard.**
- **Damaged concrete that present a trip fall hazard.**

Underground Fuel Tanks

Residence premises with underground fuel tanks are not acceptable.

Exception AK allows underground fuel tanks.

Oil tanks located in the basement are acceptable.

Underground propane tanks are acceptable.

Unsecured Personal Property

Residence Premises with unsecured personal property are ineligible.

This would include, but not be limited to:

- **Unsecured appliances (this does not include grills)**
- **Unsecured lawn equipment (e.g. lawn mowers, snow blowers, tools)**
- **Excessive unsecured property that reflects a lack of pride of ownership**
- **Outdoor Patio furniture and similar outdoor property are acceptable.**

Vehicles

Residence Premises that have any of the following vehicle exposures are ineligible:

- Abandoned vehicle(s);
- Non-Operational vehicle(s);
- Vehicle(s) not regularly used;
- Commercial vehicle(s) stored at the insured location; and
- Vehicle(s) not parked in a driveway or other normal parking areas.

**Thank You for your support of the
Stillwater Insurance Group.**

