

# Difference in Conditions Policy

## Companion to the CA FAIR Plan Policy



### So Stillwater can help me cover these gaps?

Yes!

With Stillwater's "FAIR Plan Companion Endorsement", you can write any HO3, HO5, D2 or D3 policy as a Difference in Conditions Policy, giving your customer the coverage and peace of mind they need and expect.

### What should I expect when writing a Stillwater DIC Policy?

Here are some important things to remember:

- The DIC Policy is not available for HO4 or HO6 policy forms
- The DIC Policy is not available for the D1 policy form
- The DIC Policy is not available for seasonal and secondary residences
- DIC Policy eligibility follows the same guidelines as the standard Homeowners and Dwelling guidelines, with the exception of brush.
- Risk addresses within our brush polygons will be eligible for a DIC Policy.
- Proof of a CA FAIR Plan policy is not required as part of the DIC Policy issuance process.
- The DIC Policy is allowed for the High Value program, with a hard stop for coverage A at \$1.5M for both Homeowners and Dwelling.
- DocuSign is the preferred method for acquiring policy form signatures on a DIC Policy.
- The required DocuSign signatures must be obtained within 10 days of writing the DIC Policy. If this criteria is not met, the policy will be canceled.
- Profit Sharing, Commissions and Pay Plans are the same for DIC Policies as standard Homeowners and Dwelling products.

A California FAIR Plan Policy alone does not give the full coverage a standard Homeowners or Dwelling policy provides. Even with all optional coverages added, your customer needs a companion policy to fill in the gaps. That's where the **Stillwater Difference in Conditions (DIC) Policy** comes in.

### What coverage does the CA FAIR Plan Policy provide?

Coverage for the following is provided automatically for:

- Fire and lightning
- Internal explosions
- Smoke damage

The optional extended coverage provides protection for:

- Windstorm and hail
- External explosions
- Riots and civil commotion
- Aircraft and vehicle
- Volcanic eruption

The optional VMM coverage provides protection for:

- Vandalism
- Malicious mischief

### What gaps need to be filled?

Non-weather water damage, liability and theft are a few examples of common and important perils that are typically covered by a standard Homeowners or Dwelling Policy, but not by the CA FAIR Plan Policy. If the peril isn't listed above, there is likely a gap.

### More information on the CA FAIR Plan Policy

Visit the official CA FAIR Plan Association website at [cfpnet.com](http://cfpnet.com).

### Questions, comments or need assistance?

Contact your Regional Sales Manager Steven Johnson at 916-747-2708 or [steven.johnson@stillwater.com](mailto:steven.johnson@stillwater.com)

**Thank you for representing Stillwater Insurance.**



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