

California Difference In Conditions (DIC) Homeowners Program Highlights

Coverage and Limits	
Maximum TIV* per Risk	\$1,500,000
Coverage A	\$100,000 minimum, not to exceed \$1,500,000 TIV*
Coverage B	2% to 40% of Coverage A
Coverage C	0% to 70% of Coverage A
Coverage D	20% of Coverage A
Personal Liability	\$100,000, \$300,000, \$500,000, \$1,000,000
Medical Payments	\$2,000, \$5,000
Policy Deductible	\$1,000, \$2,500, \$5,000, \$7,500, \$10,000
Water Damage Deductible	\$2,500, \$5,000, \$10,000
Water Backup	\$5,000, \$10,000, \$25,000
Ordinance or Law	10%, 25%
Extended Replacement Cost	10%, 25%, 50%

Program Overview	
Difference In Conditions (DIC)	This endorsement eliminates coverage for loss caused by Fire or Lightning, Smoke, Windstorm or Hail, Explosion, Riot or Civil Commotion, Vandalism and Malicious Mischief, Aircraft, Vehicles or Volcanic Eruption. Additional Living Expense, Debris Removal or Property Removed, resulting from these named perils, do not apply.
FAIR Plan Policy	The FAIR Plan fire policy must be written with matching limits to the DIC policy, carry replacement cost coverage, building ordinance coverage and inflation guard. The FAIR Plan fire policy should include the Extended and VMM optional coverages. A copy of the Fair Plan Declarations Page is required.
Dwelling/Year Built	1 to 4-unit dwellings. Homes built before 1900 are ineligible.
Occupancy	Single family residences can be primary, secondary or seasonally occupied. Dwellings with 2-4 units must be the owner's primary residence. The other units may not be rented to more than 1 individual or family.
Valuation	Dwellings must be insured to 100% replacement cost value. Dwellings built before 1940 shall calculate replacement cost using Modified Functional Replacement Cost Loss Settlement.
Type of Insured	Individuals or LLCs as Named Insureds. Trusts may be added as an Additional Insured.
Losses	Risks with losses in the prior 5 years, whether at the insured location or at the applicant's prior place of residency, are subject to underwriting review. All losses must be remedied.
Structure Type	Eligible structure types include 1-4 unit Dwellings, Townhomes, Rowhouses, Victorians, Ornate Victorians.
Condition	Pride of ownership of the dwelling and premises must be evident. Properties must be well maintained, and kept free of slip, trip or fall hazards.
Plumbing	Lead or polybutylene plumbing is ineligible.
Animal Liability	Coverage is excluded for prohibited breeds of dogs, exotic, farm or saddle animals, animals deemed dangerous, vicious, or potentially dangerous under state statute.
Payment Plan	Payment Plans—Full, Semi-Annual, Quarterly, and Six-Installment (Bi-Monthly). No premium finance accepted.
Inspections	All properties will be inspected to confirm eligibility. In some instances, an interior inspection will be required.

*TIV, or Total Insured Value, is the sum of Coverages A, B, C and D, Scheduled Other Structures, and Rented Other Structures.

Contacts	
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