



Pacific Coastal
General Insurance Agency, LLC
CA License# 0M34199

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	10% to 30% of Coverage A
Personal Liability	\$100,000, \$300,000, \$500,000
Medical Payments	\$1,000, \$2,000, \$5,000
Policy Deductible	\$1,000, \$2,500, \$5,000, \$7,500, \$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.
Dwelling/Year Built	1 to 4-unit dwellings. Homes built before 1900 are ineligible.
Occupancy	Primary, secondary, seasonal, short-term rental, and tenant occupancy are all eligible.
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	The experience period is 7 years at all locations. Generally, up to 2 losses attributable to an insured are acceptable. Generally, up to 2 losses at the risk location are acceptable. Two losses of the same type are not eligible. All losses must have been remedied, and proof may be required particularly when there was no insurer payment.
Structure Type	Eligible structure types include Dwellings, Townhomes, Rowhouses, and 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. Coverage for farm and saddle animals is excluded but can be purchased with the Rural Animal Liability endorsement.
Payment Plan	Payment Plans—Full, Semi-Annual, Quarterly, and Six-Installment (Bi-Monthly). No premium finance accepted.
Exterior Inspections	All properties receive an exterior inspection.
Interior Inspections	The inspection will include an interior inspection in the following instances: Home more than 30 years of age or over \$750,000 in Coverage A (Coverage A requirement will soon be removed), risk modified to add sleeping or cooking facilities, non-standard sale types such as foreclosure, short-sale, auction, "as-is" or probate, and risks with two families in a unit or an additional roomer or boarder.
Acreage	Up to 200 acres may be written. On plots over 1 acre, farming for profit is not allowed and there are additional underwriting requirements.

*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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