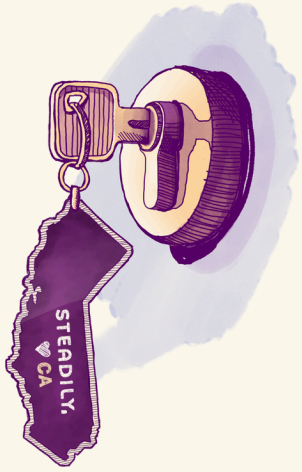
STEADILY.

FOR INDEPENDENT AGENTS

Don't let wildfire risk leave your clients uninsured



Steadily's **DIC Policy** + the **California FAIR Plan** = comprehensive landlord coverage.

The Steadily solution

Steadily's Difference in Conditions (DIC) policy is purpose-built to pair with the California FAIR Plan. The FAIR Plan covers fire, smoke & explosion; the Steadily DIC covers **everything else** — water damage, theft, liability, loss of rents, and more. Together, your clients get complete, gap-free protection.

DIC core points

- Fire, lightning, smoke & explosion are excluded.
- Immediate indication of DIC vs. a full policy.
- Very cost-effective vs. other DICs — often by 10%+.
- Agent doesn't need to match coverages with the FAIR Plan.
- No copy of the CFP required — insured must maintain one for the duration of the Steadily policy.
- Other standard coverages available (liability, water, bed bugs & more).

Key features for your clients

- **Up to $1.5M Cov A**
  Dwelling coverage per risk.
- **Flexible dwelling**
  $30K–$1.5M Coverage A.
- **Robust liability**
  Up to $1M premises liability.
- **Water damage**
  Includes backup & hidden water.
- **Extended replacement**
  Options up to 25%.
- **Ordinance or law**
  10% or 25% coverage.

When a single carrier won't cover the whole risk, the **DIC + FAIR Plan pairing** keeps your California clients protected — and keeps their business with you.

WHY IT WINS

A coverage solution other carriers can't match

The Steadily DIC + FAIR Plan pairing lets you write business in wildfire zones that admitted markets are walking away from — with a simple, guided quoting flow.

Why agents love it

- **Unlock high-wildfire zones**
  Quote properties that other carriers decline outright.
- **No extended FAIR Plan required**
  Our exclusion structure lets clients use the standard FAIR Plan — saving them money.
- **Simple quoting**
  Steadily automatically identifies DIC-eligible locations and guides you through the process.
- **A- rated carriers**
  Backed by Fortegra, Canopius, Trisura, Hadron, Obsidian Specialty & Mt. Hawley.

How it works

1. ### Enter the address
   Enter the California property address on Steadily's portal.
2. ### Get prompted to quote
   If it's in a high-wildfire zone, you'll be prompted to quote a DIC policy.
3. ### Acknowledge exclusion
   Acknowledge the fire / smoke / explosion exclusion.
4. ### Bind & pair
   Bind the Steadily DIC and pair it with a FAIR Plan policy — done!

California landlords need you now

Quote a Steadily DIC policy today and offer the comprehensive coverage solution that **keeps their investments protected** — even in wildfire country.

Backed by AM Best **A-** rated carriers: Fortegra, Canopius, Trisura, Hadron, Obsidian Specialty & Mt. Hawley.

STEADILY.

Start a quote today at agent.steadily.com