

## HOME INSURANCE

# Limited Property Policy



## Supplement your home insurance with a Limited Property Policy

As a complement to the California FAIR Plan, Safeco's Limited Property Policy (also known as Difference in Conditions) is designed to offer coverage for losses otherwise not covered by the California FAIR Plan, giving you similar protection as a traditional homeowners policy. Our Limited Property Policy requires you maintain a California FAIR Plan or another policy covering basic fire, extended coverage, and vandalism or malicious mischief.

### Why do I need it?

Unlike standard homeowners insurance, the California FAIR Plan only covers losses and damages caused by a limited number of perils—such as fire, smoke, lightning, and internal explosion—leaving your home exposed to other types of hazards.

### What are the benefits of adding a Limited Property Policy?

Safeco's Limited Property Policy fills the gaps in insurance left by the California FAIR Plan. For example, it covers:

- Medical payments
- Personal liability
- Water damage
- Falling objects
- Weight of ice, snow, or sleet
- Theft

### How will Safeco's Limited Property Policy work with my FAIR Plan?

Since both policies insure your home, contents, and other structures, it is the type of loss that determines which policy will cover the claim. See back for a detailed insurance policy comparison.

### Benefits for you

#### Multi-Policy Discount

Save when you insure both your auto and home with us.

#### Medical Payments

Covers legal expenses for injuries and accidents that happen at your home.

#### Personal Liability

Covers medical payments resulting from injuries or accidents that occur on your property.

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## Coverage comparison

Dwelling		
Coverage	CA FAIR Plan	Limited Property Policy
All Physical loss unless specifically excluded	No coverage	Yes
Fire or Lightning	Yes	No coverage
Smoke	Yes	No coverage
Internal Explosion	Yes	No coverage
Extended Coverage (wind, hail, explosion, riot, aircraft, vehicles)	Optional, but required by Safeco to be on the CFP	No coverage
Vandalism/Malicious Mischief	Optional	No coverage
Contents		
Coverage	CA FAIR Plan	Limited Property Policy
Fire or Lightning	Yes	No coverage
Smoke	Yes	No coverage
Internal Explosion	Yes	No coverage
Extended Coverage	Optional	No coverage
Theft	No coverage	Yes
Falling Objects	No coverage	Yes
Weight of ice, snow, or sleet	No coverage	Yes
Accidental Discharge of water	No coverage	Yes
Liability Coverages		
Coverage	CA FAIR Plan	Limited Property Policy
Personal Liability	No coverage	Included - increased limits available
Medical Payments	No coverage	Included - increased limits available
Damage to property of others	No coverage	\$1,000