HOMEOWNERS OF AMERICA

WEBSITE: www.hoaic.com PHONE: 866-407-9896

TEXAS DWELLING

	TDP3	TDP1+*	TDP1 with Additional Perils*	TDP1 with Replacement Cost*	TDP1*
COVERAGES / RATING					
Fire, Wind, Hurricane, Hail, Explosion, Vehicles, Riot	Yes				
Water, Sudden and Accidental Only	Yes Limited to $10,000 if dwelling > 35 years old			No	
Foundation, caused by water	Yes, up to $5,000	No			
Vandalism, Malicious Mischief	Yes			No	
Falling Trees, Limbs	Yes			No	
Weight of Ice and Snow, Collapse	Yes			No	
Glass	Yes			No	
Use of Credit	Rating				
Available Discounts	New Purchase, Central Fire Alarm, Age of Home, Transfer, Multi-dwelling, Companion Product, Recent Inspection, Water Heater Location, or Plumbing Type				
LIMITS					
Dwelling Coverage	Up to $1,000,000				
Public Protection Class (PPC)	Properties 3 years old or newer with a PPC of 9-10(10W) may be eligible. Underwriting review and approval is required prior to bind.				
Contents	40%				
Age of Home	Up to 100 years old. *Risks older than 50 years require proof of updates.				
Liability	Available up to $500,000				
Loss of Rent	Included 20%	Available by Endorsement 10%			

DEDUCTIBLE		
EC Deductible	**Minimum Deductible: 2%** **Additional Deductible Option: 5%**	
MANDATORY ENDORSEMENTS		
Animal Liability Exclusion	**Added when potentially dangerous animal resides on residence premises**	
Cosmetic Hail Loss Limitation Endorsement - Texas	**Maximum payout is 2% of the Dwelling coverage limit**	**No**
Functional Replacement Cost Loss Settlement	**Applies to policies insuring dwellings built prior to 1960**	**No**
Non-Structural Hall Loss Limitation Endorsement	**Limits hail coverage when damage from hail consists of dents, scratches, or nicks to your carport(s) or to the exterior surface of the home or other structures.**	
Roof Systems Payment Schedule Limited Loss Settlement for Windstorm and Hail Losses - Texas	**Revises loss settlement provisions; pays percentage of cost to repair or replace damaged or destroyed parts of the roof system.**	**No**
OPTIONAL ENDORSEMENTS		
Appliance Theft Coverage	**Adds theft coverage for ovens, stoves, dishwashers, clothes washers and clothes dryers the insured owns as a landlord. Applicable deductible is $250**	
Coverage L & Coverage M	**May be added to a dwelling that covers a 1-4 family dwelling**	
Increased Replacement Cost Coverage A	**Provides up to additional 25% of Coverage A**	

***TDP1 policies are only available in certain areas of the state.**

This is only an overview of the product features. Always refer to the actual policy language to determine the full extent of coverage under a policy.

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