HOMEOWNERS OF AMERICA

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

TEXAS HOMEOWNERS

	HOB	HO3	HOA with Replacement Cost	HO2
SPECIAL PROVISIONS / COVERAGES / RATING				
WATER DAMAGE				
Sudden & accidental discharge or overflow of water or steam from a plumbing, heating, or AC system	Yes Available on homes > 20 years old by endorsement	Yes Available on homes > 20 years old by endorsement	Not Covered *requires UW approval	Yes Available on homes > 20 years old by endorsement
Continuous or repeated leakage from a plumbing, heating, or AC system	Yes	Available by endorsement	Not Covered	Not Covered
Backup of Sewers or Drains	$5,000 included, $250 deductible. Up to $25,000 by endorsement, $1,000 deductible.		Not Covered	Available by endorsement. Up to $5,000
FOUNDATION				
Damage to foundation or slab from discharge or overflow of water or steam from a plumbing, heating or AC system	Yes 15% of coverage A capped at $25,000 and limited to $10,000 for homes > 35 years old		Not Covered	Not Covered
LIMITS & RATING				
Dwelling Coverage	$150,000 minimum, up to $2,000,000. Coverage A value over $1,500,000 will require underwriting approval prior to binding.		$150,000 minimum, up to $1,000,000. Coverage A value over $500,000 will require underwriting approval prior to binding.	
Other Structures	10% included, may be decreased to 2% min or up to 20% max			10% included, up to 20% max
Personal Property	40% included, may be decreased to 25% min or up to 75% max			40% included, up to 60% max
Additional Living Expense	Included – limited to 20% of the dwelling limit of liability		Limited to 10% of Dwelling limit of liability	
Personal Liability	$25,000 included, may be increased up to $500,000			$25,000 included, may be increased up to $300,000

Medical Payments to Others	**$500 included, may be increased up to $5,000**	**$500 included, may be increased up to $2,500**
Age of Home	**Up to 100 years old.** **(Risks older than 50 years will require additional application questions)**	
Public Protection Class (PPC)	**Properties 3 years old or newer with a PPC of 8-10 (10W) may be eligible. Underwriting review and approval is required prior to bind.**	
Discounts Available	**Accredited Builder, Advanced Shopper, Companion Product, Monitored Alarm or Gated Community, New Purchase, New Roof, VA Loan, Mortgage Free, Preferred Carrier, Claim Free, **Welcome Home, Recent Inspection**	**Companion Product, Monitored Alarm or Gated Community, New Purchase, Claim Free, Senior, Hail Resistant Roof, Financial Responsibility**
Special Liability Limits	**No Liability Coverage for Trampolines or Prohibited Animals.** **$25,000 liability limit for Acceptable Animals.** **Full Animal Liability available.** **(Increases the liability limit on acceptable animals from $25,000 to the amount of liability shown on the Declarations page and cannot exceed $500,000)**	**N/A**
DEDUCTIBLES		
Windstorm, Hurricane, Hail, or Wind-Driven Rain	**In Tier 1† counties, the minimum deductible will be 2% for homes aged 0 to 5 years. Upon renewal, when a home reaches 6 years of age, a 3% wind/hail deductible will automatically go into effect.** **In Tier 2†† counties, the minimum deductible will be 2%.** **Remainder of State: The minimum deductible will be 2% for homes aged 0 to 10 years. Upon renewal, when a home reaches 11 years of age, a 3% wind/hail deductible will automatically go into effect.** **Additional Deductible Options: 3% or 5%**	**Minimum deductible is 2%. Additional Deductible Option is 5%.**
All Other Perils (AOP)	**Minimum deductible is 1%.** **Additional Deductible Options: 2% or 5%**	**Minimum deductible is 2%. Additional Deductible Options: 5%**
MANDATORY ENDORSEMENTS		
Cosmetic Hail Loss Limitation for Other Structures	**The maximum payout is 2% of the Dwelling coverage limit**	**N/A**	**N/A**
Functional Replacement Cost Loss Settlement	**Automatically applies to dwellings built prior to 1960**	**N/A**	**Automatically applies to dwellings built prior to 1960**
Home-Sharing Host Activities Amendatory Endorsement	**Limits coverage when the loss arises out of or results from home-sharing host activities**	

Roof Systems Payment Schedule	**Roof systems coverage and premiums are reduced by depreciation schedule. Replacement Cost is optional for roof ages 10 or newer**	**N/A**	**Roof systems coverage and premiums are reduced by depreciation schedule. Roof Schedule is mandatory for roofs 1 year or older**
OPTIONAL ENDORSEMENTS			
Equipment Breakdown Coverage	**Available on endorsement** **Provides limited coverage of up to $100,000 for equipment breakdown losses with a $500 deductible.**	**N/A**	**N/A**
Full Animal Liability Coverage	**Available on endorsement** **Increases the liability limit on animals from $25,000 to the amount of liability shown on the Declarations page.**		**N/A**
Golf Cart Coverage	**Available on endorsement** **Comprehensive and/or collision coverage with a $250 deductible. Coverage limits are available from $2,500 to $10,000.**	**N/A**	**N/A**
Identity Theft Coverage	**Available on Endorsement** **Provides for reimbursement of up to $15,000 for expenses such as attorneys' fees. ($100 deductible applies)**		
Increased Limits on Jewelry, Watches or Furs	**Available (unscheduled) on endorsement in increments of $1,000 up to $5,000 limit**		**Available (unscheduled) on endorsement in increments of $1,000 up to $3,000 limit**
Increased Replacement Cost on Dwelling	**25% additional dwelling coverage limit available on endorsement.** **(Available for homes built in 1960 and after)**		**N/A**
Coverage Extension	**Available on endorsement** **Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money limit increases from $500 to $2500.** **Consequential Loss: Property coverage up to $2,000 due to change in temperature as a result of damage to any power, heating or cooling equipment.** **Lock Replacement Coverage up to $500 for stolen keys.** **Reward Reimbursement Coverage.** **Liability Coverage: Extends "bodily injury" to include "personal injury", such as false arrest, wrongful eviction, slander, libel, violation of privacy rights; up to $100,000 for cyberbullying, social media posts and texts.**		**N/A**
Inland Flood Coverage	**Coverage options available on endorsement are $10,000, $15,000, $25,000 and $50,000.** **($500 deductible applies)**	**N/A**	**N/A**

Mortgage Extra Expense Coverage	**Included** **Reimbursement is limited to $250 a month up to a total reimbursement of $10,000**	**Available on endorsement**	**N/A**	**N/A**
Pet Coverage	**Included** **$500 coverage limit**	**Available on endorsement**	**N/A**	**N/A**
Personal Property Replacement Cost	**Available on endorsement**			
Refrigerated Personal Property	**Available on endorsement** **$500 coverage limit** **($100 deductible applies)**			**N/A**
Residence Glass Coverage	**Available on endorsement for unscheduled glass only**			
Scheduled Personal Property	**Maximum schedule is $50,000; Intentional acts are excluded**			**Maximum schedule is $30,000; Intentional acts are excluded**
Service Line Coverage	**$10,000 coverage limit available on endorsement** **($500 deductible applies)**			
Solar Panel Coverage	**Available on endorsement**		**N/A**	**N/A**
Special Personal Property Coverage	**Available on endorsement**		**N/A**	**N/A**
Supplemental Loss Assessment Coverage	**N/A**	**Coverage options available on endorsement are $5,000 or $10,000**	**N/A**	**N/A**

Tier 1 Counties†: Andrews, Aransas, Armstrong, Bailey, Baylor, Borden, Brazoria, Briscoe, Calhoun, Callahan, Cameron, Carson, Castro, Chambers, Childress, Cochran, Coke, Coleman, Collingsworth, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Ector, Fisher, Floyd, Foard, Gaines, Galveston, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hardeman, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jefferson, Jones, Kenedy, Kent, King, Kleberg, Knox, Lamb, Lipscomb, Loving, Lubbock, Lynn, Martin, Matagorda, McCulloch, Midland, Mitchell, Moore, Motley, Nolan, Nueces, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Refugio, Roberts, Runnels, San Patricio, Schleicher, Scurry, Shackelford, Sherman, Sterling, Stonewall, Sutton, Swisher, Taylor, Terrell, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Wilbarger, Willacy, Winkler, Yoakum counties

Tier 2 Counties††: Atascosa, Bandera, Bastrop, Bexar, Blanco, Burnet, Caldwell, Comal, Fayette, Gillespie, Guadalupe, Hays, Kendall, Kerr, Lee, Llano, Medina, Travis, Williamson, Wilson counties

****Welcome Home discount applies to customers switching to Homeowners of America (HOA) with prior insurance in place who do not otherwise qualify for our Accredited Builder or New Purchase discounts.**

This is only an overview of some of the product features and certain exclusions may apply to any of the items above. Always refer to the actual policy language to determine the full extent of coverage under a policy.