

# Republic Home Policy Enhancements – Texas

Our goal is to provide products for your clients' total household needs. Our optional policy enhancements offer additional protection for one's personal property and liability needs. Policy forms include HO3, HO4 Renters, and HO6 Condominium.



## **HO3 Enhancement endorsement choices Choice Plus, Choice, and Lone Star**

### **All include:**

- Increased limits on some Additional Coverages and Special Limits of Liability

### **1) Choice Plus also includes:**

- Additional 25% coverage for Dwelling Coverage A
- Increased Coverage B, C, and D, by the same percentage used for Coverage A.
- Replacement Cost on Contents 70% of Coverage A
- Loss of Use increased to 40% of Coverage A (not applicable in some coastal areas)
- Personal Injury Coverage
- \$5,000 Medical Payment to Others Coverage.
- Water Back up and Sump Discharge or Overflow up to \$5,000 subject to \$500 deductible.

### **2) Choice also includes:**

- Additional 25% coverage for Dwelling Coverage A.
- Replacement Cost on Contents 60% of Coverage A.
- Personal Injury Coverage

### **3) Lone Star also includes:**

- Personal Injury Coverage
- Increased limit theft of jewelry and furs - \$2,500
- Increased limit theft of silverware - \$4,000
- Only \$29 annual premium

## **Dwelling Replacement Cost Protector for HO3 and HO6 provides:**

- Additional 25% coverage on Dwelling Coverage A

## **HO-15 Special Personal Property for HO3 includes the following enhancements:**

- Enhances HO3 coverage to an HO5 equivalent.
- This endorsement changes the Perils Insured Against for Coverage C, Personal Property, to Open Peril with specified exclusions, and is subject to the All Other Perils Deductible on the policy.
- Similar endorsement is available for HO4 and HO6.

## **Scheduled & Blanket Personal Property for HO3, HO4 and HO6:**

- Coverage is provided based on the Agreed Value indicated in the schedule.
- Scheduled classes include Collectibles and Miscellaneous /Guns.
- Unscheduled Blanket Coverage is available for these classes: jewelry, furs, cameras, musical instruments, silverware, golfer's equipment, fine arts, and collectibles.

## **Water Damage Coverage for HO3 and HO6:**

- \$50,000 limits for HO3 and HO6
- \$100,000 and Coverage A limits for HO3

continued next page



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## Equipment Breakdown Coverage for HO3 and HO6:

- \$500 deductible with \$100,000 coverage limit
- Endorsement premium is \$24
- Green Enhancements:
  - If a covered piece of equipment is replaced with a similar unit that has an Energy Star or similar “Green” rating, the coverage will allow up to 150% of the replacement cost.
  - Coverage extends to repairs in addition to full replacements.

## Personal Injury Coverage for HO3, HO4 and HO6:

- Extends liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel.
- Coverage limit provided on an annual aggregate basis.
- Personal Injury Coverage is required for Personal Umbrella.

## Trust Endorsement for HO3 and HO6:

- Facilitates estate planning and allows policy to be written in insured’s name while home is held in trust.

## Limited Water Back Up & Sump Discharge or Overflow for HO3, HO4, and HO6

- Limits and deductibles:
  - \$5,000 limit with \$500 deductible.
  - \$10,000 to \$100,000 limits with \$1,000 deductible
  - Note: \$50,000 & \$100,000 only available on HO3

## Canine and Animal Exclusions:

- Provides an option for account consideration.
- Insured signature is required.

[www.RepublicGroup.com](http://www.RepublicGroup.com)  
**Agency Business Center**  
**800.344.2275**

## Texas homeowner policy credits:

| Coverage  | Credit    |
|---|-----------|
| <b><u>HO3, HO4 and HO6</u></b>  |           |
| <b>Companion Policy – available on primary residences</b>                               |           |
| • Auto with HO3 and HO6   | 15%       |
| • Auto with HO4   | 10%       |
| • Umbrella  | 5%        |
| • Scheduled and Blanket Personal Property - with \$100 or higher SPP premium            | 2%        |
| <b>Loss Free</b>  |           |
| • 36 months (3 years) loss free, and with prior insurance                               | 5%        |
| • Losses not considered include: <\$750 paid; weather-related; Equipment Breakdown; SPP | 2-5%      |
| <b>Mature Homeowner – age 55 and older</b>  | 2-5%      |
| <b>Protective Devices</b>   |           |
| • Central Station Reporting Fire Alarm and Burglar Alarm                                | 5% each   |
| • Local, Police, or Fire Department Alarms  | 2-3%      |
| • Automatic Sprinklers  | 5-8%      |
| • <i>One type of protective device credit may be applied per policy</i>                 |           |
| <b>Gated Community</b>  | 5%        |
| <b><u>HO3 only</u></b>  |           |
| <b>New Home – varies by Underwriting Tier</b>   | up to 42% |
| <b>Hail Resistive Roof</b>  |           |
| • Credit amount varies by Territory and by U.L. Class (1-4)                             | 2-25%     |
| • Metal Roofs require signed Exclusion of Cosmetic Damage                               |           |

This is not a complete list of optional endorsements, and the information given is an overview of product features. Please see policy forms and Underwriting Guidelines, located on Agency Business Center under the Resource Center, for full information. For comprehensive policy credit calculations, please complete a Republic quote.