

Homeowners policies in Texas

showing differences only

Prepared by the Independent Insurance Agents of Texas

Note: This chart describes the differences in key coverage issues of the Texas HO-A, Texas HO-B and the ISO HO 3. The last column is for you to check these key issues on homeowners policy forms or enhancement endorsements offered by other companies, and to note any differences on this chart. You may enter text in the right column

Homeowners policies in Texas
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Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Coverage

Dwelling	Specified causes of loss	All risks	All risks	
Personal property	Specified causes of loss	Specified causes of loss – all risks available on form HO-C	Specified causes of loss – all risks available on form HO 5	

Loss Settlement

Dwelling	Actual cash value	Replacement cost	Replacement cost	
Personal property	Actual cash value – replacement cost available by endorsement	Actual cash value – replacement cost available by endorsement	Actual cash value – replacement cost available by endorsement	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Definitions

"Business"	Includes trade, profession or occupation	Includes trade, profession or occupation	Any activity engaged in on a full-time, part-time or occasional basis for compensation, except: (1) activities for which no insured receives more than \$2,000 in compensation, (2) volunteer activities, (3) home day care services with no compensation or to a relative.	
"Insured"	Residents of your household who are your relatives or other persons under the age of 21 in your care	Residents of your household who are your relatives or other persons under the age of 21 in your care	Also includes a student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of: (1) 24 and your relative; or (2) 21 and in your care	
"Residence premises"	One or two family dwelling where an insured resides or intends to reside within 60 days after effective date	One or two family dwelling where an insured resides or intends to reside within 60 days after effective date	One, two, three or four family dwelling where you reside in at least one of the family units	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered property

Dwelling Coverage A	Covered, including attached structures and wall-to-wall carpeting	Covered, including attached structures and wall-to-wall carpeting	Covered, including attached structures and building materials on the residence premises, excluding land on which the dwelling is located	
Other structures Coverage B	Covered for 10% of Coverage A limit, meaning structures set apart from the dwelling by clear space, excluding structures: <ul style="list-style-type: none"> • used for business purposes • wholly rented to any person, unless used solely as a private garage 	Covered for 10% of Coverage A limit, meaning structures set apart from the dwelling by clear space, excluding structures: <ul style="list-style-type: none"> • used for business purposes • wholly rented to any person, unless used solely as a private garage 	Covered for Coverage B limit, meaning structures set apart from the dwelling by clear space, excluding structures: <ul style="list-style-type: none"> • rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage • from which any business is conducted • used to store business property 	
Personal property on the residence premises Coverage C	Owned, worn or used by an insured	Owned, worn or used by an insured	Owned or used by an insured	
Personal property away from the premises	Anywhere in the world, limited to 10% of the personal property limit	Anywhere in the world, limited to 10% of the personal property limit	Anywhere in the world, limited to 10% of the personal property limit if the property is located at another residence of the insured	

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Personal property not covered

Motor vehicles	Not covered, except: vehicles not subject to motor vehicle registration which are: <ul style="list-style-type: none"> • Devices and equipment for assisting the handicapped • Power mowers • Golf carts • Recreational vehicles while located on the residence premises • Farm equipment not designed for use principally on public roads 	Not covered, except: vehicles not subject to motor vehicle registration which are: <ul style="list-style-type: none"> • Devices and equipment for assisting the handicapped • Power mowers • Golf carts • Recreational vehicles while located on the residence premises • Farm equipment not designed for use principally on public roads 	Not covered, except: vehicles not required to be registered for use on public roads or property which are: <ul style="list-style-type: none"> • Used solely to service an insured's residence; or • Designed to assist the handicapped <p>Coverage on golf carts available by endorsement.</p>	
Trailers	Not covered, except: <ul style="list-style-type: none"> • Trailers designed for use principally off public roads • Boat trailers on the residence premises 	Not covered, except: <ul style="list-style-type: none"> • Trailers designed for use principally off public roads • Boat trailers on the residence premises 	Covered, except while being towed by, carried on, or hitched for towing to a motor vehicle (see Personal Property Subject to Special Limits)	
Watercraft	Not covered, except while located on land on the residence premises	Not covered, except while located on land on the residence premises	Covered (see Personal Property Subject to Special Limits)	
Business data	Covered (see Personal property subject to special limits)	Covered (see Personal property subject to special limits)	Not covered	

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Personal property not covered (continued)

Water, steam	Covered	Covered	Not covered	
Landlord's furnishings	Covered	Covered	Not covered, except see Additional coverages	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Personal property subject to special limits

Money	\$100	\$100	\$200	
Bank cards	\$100	\$100	\$200	
Bullion	\$500	\$500	\$200	
Valuable papers	\$500	\$500	\$1,500	
Jewelry, watches, furs	\$500 (theft only)	\$500 (theft only)	\$1,500 (theft only)	
Business personal property	\$2,500 (on premises only, not including samples or articles for sale)	\$2,500 (on premises only, not including samples or articles for sale)	\$2,500 (on premises) and \$500 (off premises)	
Watercraft	No limit (see Personal property not covered above)	No limit (see Personal property not covered above)	\$1,500 including trailers and equipment	
Trailers	No limit (see Personal property not covered)	No limit (see Personal property not covered)	\$1,500 (see Personal property not covered)	
Firearms and related equipment	No limit	No limit	\$2,500 (theft only)	
Silverware and other -ware	No limit	No limit	\$2,500 (theft only)	
Electronic apparatus related to auto or business	No limit	No limit	\$1,500	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property
Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)
Also see “General exclusions applicable to dwelling, other structures and personal property”

Fire and lightning	Yes	Yes	Yes	
Smoke	Yes, sudden and accidental, except when caused by industrial or agricultural operations	Yes, except when caused by industrial or agricultural operations With regard to personal property, must be sudden and accidental	Yes, except when caused by agricultural smudging or industrial operations With regard to personal property, must be sudden and accidental	
Windstorm and hail	Yes, except loss: <ul style="list-style-type: none"> to cloth awnings (coverage available by endorsement) to greenhouses and their contents (coverage available by endorsement) to buildings or structures over water and their contents to radio and TV antennas and satellite dishes (coverage available by endorsement) consisting only of wind-driven rain 	Yes, except loss: <ul style="list-style-type: none"> to cloth awnings (coverage available by endorsement) to greenhouses and their contents (coverage available by endorsement) to buildings or structures over water and their contents to radio and TV antennas and satellite dishes (coverage available by endorsement) consisting only of wind-driven rain to personal property 	Yes, except loss: <ul style="list-style-type: none"> to watercraft and equipment unless in a fully enclosed building consisting only of wind-driven rain to personal property 	
Explosion	Yes	Yes	Yes	
Aircraft and vehicles	Yes, unless caused by a vehicle owned or operated by an occupant	Yes	Yes	
Vandalism and malicious mischief	Yes	Yes	Yes	
Riot and civil commotion	Yes	Yes	Yes	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property (continued)

Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “General exclusions applicable to dwelling, other structures and personal property”

Water damage	No	Yes With regard to personal property, loss must be caused by accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance	Yes, except: <ul style="list-style-type: none"> constant or repeated seepage or leakage backup through sewers or drains, overflow or discharge from a sump, sump pump (coverage may be available by endorsement) With regard to personal property, loss must be: <ul style="list-style-type: none"> caused by accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or household appliance (not including a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.), from a source on the residence premises 	
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Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property (continued)

Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “General exclusions applicable to dwelling, other structures and personal property”

Collapse	No	Yes With regard to personal property, limited to loss caused by collapse of building	See Additional coverage – covered up to policy limit for building or personal property, limited to collapse caused by specific causes of loss	
Falling objects	No	Yes With regard to personal property, the roof or outside wall of the building must first be damaged by the falling object	Yes With regard to personal property, the roof or outside wall of the building must first be damaged by the falling object	
Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water	No	Yes, for dwelling and other structures No, for personal property	Yes, for dwelling and other structures Yes, for personal property	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property (continued)

Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “General exclusions applicable to dwelling, other structures and personal property”

Theft	<p>Yes, except loss of:</p> <ul style="list-style-type: none"> • personal property away from the residence premises at any other residence owned by, rented to or occupied by an insured, except while temporarily living there • building materials and supplies not on the residence premises, • personal property while away from the residence premises and unattended in or on any motor vehicle or trailer unless there are visible marks of forcible entry 	<p>Yes, except loss of:</p> <ul style="list-style-type: none"> • personal property away from the residence premises at any other residence owned by, rented to or occupied by an insured, except while temporarily living there • building materials and supplies not on the residence premises 	<p>Yes, except loss:</p> <ul style="list-style-type: none"> • in or to a dwelling under construction • committed by an insured, • of materials and supplies for use in construction until the dwelling is finished and occupied; • from that part of a residence premises rented by an insured to someone other than another insured; • that occurs off the residence premises of: <ul style="list-style-type: none"> <input type="checkbox"/> trailers, semi-trailers and campers <input type="checkbox"/> watercraft and equipment <input type="checkbox"/> property while at any other residence owned by, rented to, or occupied by an insured 	
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Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property (continued)

Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “General exclusions applicable to dwelling, other structures and personal property”

Freezing, including ensuing damage by water	No	Yes, except while the building is unoccupied unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the systems With regard to personal property, this cause of loss includes freezing of a household appliance	Yes, but only if you have used reasonable care to maintain heat in the building or shut off the water supply and drain all systems and appliances of water, excluding freezing of and ensuing water damage from sump, sump pump, roof drain, gutter, downspout With regard to personal property, this cause of loss includes freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance	
Weight of ice, snow or sleet	No	Yes, for dwelling and other structures No, for personal property	Yes, for dwelling and other structures Yes, for personal property if contained in a building.	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Covered causes of loss and specific exclusions – Dwellings, other structures and personal property (continued)

Also see “Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “General exclusions applicable to dwelling, other structures and personal property”

Artificially generated electrical current	No	No, if damage is to electrical devices or wiring	Yes Regarding personal property, must be sudden and accidental, and does not include loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.	
Volcanic eruption	No	No	Yes	
All other causes of loss, subject to exclusions	No	Yes (see Exclusions)	Yes (see Exclusions)	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3)

Also see “Covered causes of loss and specific exclusions – Dwellings and other structures”

Also see “General exclusions applicable to dwelling, other structures and personal property”

Mechanical breakdown		Excluded	Excluded	
Wear and tear, deterioration, inherent vice		Excluded	Excluded	
Smog, rust or rot		Excluded	Excluded	
Dampness of atmosphere, extremes of temperature		Excluded	Excluded (“weather conditions”)	
Marring		Not excluded	Excluded	
Contamination		Excluded	Not excluded	
Pollution		Not excluded	Excluded, unless caused by specific causes of loss	
Animals		Excluded, meaning damage by rats, mice, termites, moths, insects, animals or birds owned or kept by an insured or occupant	Excluded, meaning damage by birds, vermin, rodents, insects, animals owned or kept by an insured	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3) (continued)

Also see “Covered causes of loss and specific exclusions – Dwellings and other structures”

Also see “General exclusions applicable to dwelling, other structures and personal property”

Settling, cracking, bulging, shrinkage, expansion		Excluded, for foundations, walls, floors, ceilings, roof structures, walks, drives, curbs, fences, retaining walls or swimming pools Exception: damage is covered if the proximate cause of loss is not otherwise excluded, such as water	Excluded, for bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings Earth movement and water damage exclusions preclude coverage even when the proximate cause is water damage; foundation coverage may be available by endorsement	
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Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3) (continued)

Also see “Covered causes of loss and specific exclusions – Dwellings and other structures”

Also see “General exclusions applicable to dwelling, other structures and personal property”

Freezing, thawing, pressure or weight of water or ice		Not excluded	Excluded, if to fence, pavement, patio or swimming pool; footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building, or other structure; retaining wall or bulkhead that does not support all or part of a building or other structure; or pier, wharf or dock;	
Building laws		Excluded, except see Additional coverages	Excluded, except see Additional coverages	
Loss while dwelling is vacant	Excluded after 60 days – all causes of loss, if the insured moves from the dwelling and substantial part of the personal property is removed from the dwelling	Excluded after 60 days – all causes of loss, if the insured moves from the dwelling and substantial part of the personal property is removed from the dwelling	Excluded after 60 days – applicable only to vandalism and malicious mischief	
Collapse		Not excluded	Excluded, except see limited coverage provided under Additional coverages	

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Exclusions applicable to dwelling and other structures on the all risk forms (HO-B and HO-3) (continued)

Also see "Covered causes of loss and specific exclusions – Dwellings and other structures"

Also see "General exclusions applicable to dwelling, other structures and personal property"

Freezing, thawing, pressure or weight of water or ice		Not excluded	Excluded, to a fence, pavement, patio or swimming pool; footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building, or other structure; retaining wall or bulkhead that does not support all or part of a building or other structure; or pier, wharf or dock;	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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General exclusions applicable to dwelling, other structures and personal property

Earth movement		Excluded, meaning earthquake, landslide or earth movement	Excluded, meaning earthquake, volcanic eruption, landslide, mudslide, mudflow, subsidence, sinkhole, or any other earth movement including earth sinking, rising or shifting (earthquake and sinkhole coverage may be available by endorsement)	
Flood, surface water		Excluded	Excluded	
Sewer backup		Not excluded	Excluded, including backup of or overflow of sumps or sump pumps (coverage available by endorsement)	
Underground water		Not excluded	Excluded, meaning water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure	
Neglect		Not excluded	Excluded, meaning neglect of an insured to use all reasonable means to save and preserve property	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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General exclusions applicable to dwelling, other structures and personal property (continued)

Intentional damage		Not excluded	Excluded, meaning loss arising out of any act an insured commits or conspires to commit with the intent to cause a loss, with "innocent insured" exception	
Mold, fungi, other microbes		Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation (additional coverage available by endorsement)	Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation (additional coverage available by endorsement)	
Government action		Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire	Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire	
War and nuclear damage	Excluded	Excluded	Excluded	
OTHER	XX	XX	XX	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Additional Coverages

Loss of use Coverage D	10% of Coverage A limit	20% of Coverage A limit	Coverage D limit applies	
Debris removal expenses	Covered, up to the limit on damaged property	Covered, up to the limit on damaged property	Covered, up to the limit on damaged property plus 5%	
Trees, shrubs, plants	5% of Coverage A limit up to \$250 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, theft	5% of Coverage A limit up to \$250 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, theft	5% of Coverage A limit up to \$500 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, theft	
Tree removal expense	Covered only as part of additional coverage for trees above	Covered only as part of additional coverage for trees above	Covered for limits of \$500 per tree and \$1,000 maximum only if caused by wind, hail, or weight of ice, snow or sleet and only when: <ul style="list-style-type: none"> • the tree damages a covered structure • the tree blocks a driveway or handicap ramp on the residence premises 	
Food spoilage	If resulting from damage to the dwelling by a covered cause of loss, Coverage B limit applies with no deductible; if resulting from off-premises damage, \$500 limit applies and deductible applies	If resulting from damage to the dwelling by a covered cause of loss, Coverage B limit applies with no deductible; if resulting from off-premises damage, \$500 limit applies and deductible applies	If resulting from damage to the dwelling by a covered cause of loss, Coverage C limit applies subject to deductible; no coverage if resulting from off-premises damage, but coverage available by endorsement	
Fire department service charge	Not covered	Not covered	\$500 limit	

Key Coverage Issues	Texas HO-A	Texas HO-B	ISO HO 3 Edition 10 00	Company: Form #: Edition:
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Additional Coverages (continued)

Credit card, EFT device, forgery, and counterfeit money	Not covered	Not covered	\$500 limit	
Loss assessment	Available by endorsement	Available by endorsement	\$1,000 limit	
Collapse	Not covered	Covered – see Covered causes of loss and specific exclusions – Dwelling, other structures and personal property	Covered up to policy limit for building or personal property, limited to collapse caused by specific causes of loss	
Ordinance or law	\$5,000 Limit	\$5,000 Limit	10% of the Coverage A limit	
Grave markers	Not excluded or limited	Not excluded or limited	\$5,000 limit	
Landlord's furnishings	Covered as part of Coverage B – personal property	Covered as part of Coverage B – personal property	\$2,500 limit, only if caused by Coverage C covered causes of loss, except theft	
OTHER				