

Texas Condominium Endorsements

Additional Insured HO-301

This endorsement extends Section I and/or Section II coverages for non-related couples, combinations of parent-child and others who have an interest, but may not be named on the policy or defined as an Insured in the policy.

Additional Premises Liability Coverage HO-225

This provides Liability Coverage for premises rented to others.

Business Pursuits Liability Coverage HO-220

Coverages C and D may be extended to certain salesmen, teachers, and clerical persons. This coverage does not apply when the Insured is sole owner or partner.

Condominium Loss Assessment Coverage HO-382

This endorsement can be added to cover loss assessment for an owned Condominium unit up to \$50,000.

Condominium Unit Owners Outbuilding and Other Structure Coverage HO-180

This endorsement covers outbuilding and/or structures owned solely by the Insured and located on the described premises.

Condominium Unit Owners Rented to Others HO-380

This covers contents of the unit owner, when the premises are rented to others. Mandatory for tenant occupied condominiums (CONR).

Farmers Personal Liability HO-210

Coverage is not acceptable when the location is the same as the Homeowners premises. This adds Section II Liability coverages for an Insured who has farm liability exposures. In addition, this endorsement can provide coverage for animal collision for up to \$400 per animal.

Identity Fraud Expense Coverage H-4140

For an additional premium, coverage will be provided for expenses incurred as the result of fraudulent use of the Insured's identity by a third party. Maximum limit of liability per identity fraud loss is \$15,000. A \$100 deductible is applicable per loss.

Identity Management Services and Identity Fraud Coverage TX-151

This endorsement provides professional services for an insured who has experienced identity fraud, account takeover, the loss of identity or travel documents while traveling, or the loss of specified valuable documents in a covered loss at the residence premises. An advocate will assist an insured with services including, but not limited to, form preparation, calls to financial companies and governmental agencies and direction to resolve their loss event. The advocate does not pay any fees or expenses to or on behalf of the insured. This endorsement provides an insured with the means to track their own credit and public records.

This endorsement also provides coverage for expenses incurred as a result of fraudulent use of the insured's identity by a third person. The endorsement adds Identity Fraud Loss coverage of \$1,500 and Identity Fraud Expense coverage of \$28,500. The total aggregate limit for Identity Fraud Expense coverage during any one policy period is \$28,500.

This endorsement is available for an additional charge.

Increased Limits on Bullion/Valuable Papers HO-113

Increases coverages from \$500 on bullion and valuable papers to a maximum amount of \$1,000. This coverage must be written in increments of \$100.

Increased Limits on Jewelry, Watches and Furs HO-110

Adds up to \$4,500 of coverage for theft to the policy limit on the above mentioned items.

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Increased Amounts on Money/Bank Cards HO-112

Increases coverages from \$100 to maximum amount of \$500 on money/bank cards. This coverage must be written in increments of \$100.

Increased Limits on Business Personal Property HO-111

The special limit of liability for the category of Business Personal Property may be increased as needed from \$2,500 to \$10,000.

Mold Coverage and Exclusion Endorsement- TX115

This endorsement provides coverage for the necessary and reasonable costs to remediate, repair or replace covered property for actual physical damage caused by mold, fungi, or other microbes that results directly from a water (or steam under the HO-B-CON) damage loss which is otherwise covered under the policy.

Neighborhood Homeowners Loss Assessment Coverage HO-315

This endorsement can be added to cover loss assessment to an owner-occupied single family dwelling that has a Neighborhood Homeowners Association up to a maximum of \$50,000.

Office, Private School or Studio - Section II Liability HO-205

This endorsement extends liability when the Insured maintains an incidental office, etc., in the described dwelling or in a separate structure on the premises.

Personal Computer Coverage HO-126

Covers electronic equipment and media located at the same residential premises as the Insured. \$100 deductible applies.

Personal Injury Coverage HO-201

This endorsement adds liability coverage for libel, slander, false arrest, etc.

Physicians', Surgeons' and Dentists' Outside Coverage HO-125

This provides coverage on related professional equipment while away from the Insured's' office subject to specific limits described in the endorsement.

Replacement Cost for Personal Property HO-101

Provides replacement cost coverage for contents.

Residence Glass Coverage HO-105

This endorsement covers up to \$100 per window pane.

Scheduled Personal Property Coverage HO-160

This adds all risk floater coverage for certain classes of personal property.

Television and Radio Antenna HO-120

This adds windstorm, hurricane and hail coverages that are excluded by the policy. This includes satellite dishes. Coverage must be written in increments of \$100.

\$250 Special Theft Loss Deductible HO-130

Must have a minimum \$250 theft deductible.

Watercraft Liability HO-215

This adds liability coverage excluded by the terms of Section II.

Windstorm, Hurricane and Hail Exclusion HO-140

This excludes windstorm, hurricane and hail coverage that may be provided by the policy.