



Texas Security General
INSURANCE AGENCY, LLC.

New Coastal HO-3 Capacity Available!

Our ICAT HO-3 Coastal Homeowners Program is available for Galveston, Harris, Waller and all other 1st & 2nd tier Counties. The program offers **All Risk Coverage** for the home, plus the following:



- **Wind included** for 1st Tier risks
- Risks must be located **50 feet** or more from water
- Values from \$100K to \$5M
- Owner, Seasonal, Builders Risk, Short/Long Term Rentals
- Replacement cost available on roofs up to 20 years
- Deductibles start at \$1,000 AOP / 1% Named Storm
- Mold Buy-Up and Water Back-Up Optional

Special Note - Distance to Coast is determined by measuring to the nearest body of saltwater

Other *optional* coverages include:

Equipment Breakdown Coverage
Golf Cart Coverage

Utility Line Interruption
Multiple Discounts

Please see the attached for more details on Optional Coverages.

***To start quoting, contact your Underwriter or
Log-in to ISi and select "Coastal Homeowners" and choose
Certain Underwriters @ Lloyd's - ICAT:***

Erik Samora, PL Underwriter - erik@txsecgen.com

Robert Salinas, Marketing Rep. - robert@txsecgen.com

1-800-714-6789

texassecuritygeneral.com

OPTIONAL ENDORSEMENTS

PERSONAL INJURY COVERAGE

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry. The Personal Injury limit is the Coverage E limit of liability.

GOLF CART PHYSICAL DAMAGE AND LIABILITY COVERAGE

Extends Section I and II coverages to losses arising from the ownership and operation of a golf cart. Coverage does not apply when golf cart is:

- Used to carry persons for a charge
- Used for business purposes
- Rented to others
- Being used outside of the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course

For an additional premium, the endorsement includes special limits of liability as follows:

- Coverage C – Personal Property \$5,000
- Coverage E - Personal Liability \$50,000
- Coverage F – Medical Payment to Others.....\$5,000

The limits of liability shown above replace the limits of liability shown on the Declarations page for any and all covered losses resulting from the operation of the insured's golf cart.

WATER BACKUP/SUMP PUMP COVERAGE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. The limits of liability under this option are \$5,000, \$10,000 and \$25,000. The AOP policy deductible applies.

LOSS ASSESSMENT

Provides coverage for losses involving the building or common areas. This coverage will only apply if the limits of the HOA master policy are exceeded. The policy automatically provides \$5,000 of coverage. Additional limits of \$10,000, \$25,000 and \$50,000 can be added by endorsement. The AOP policy deductible applies.

IDENTITY FRAUD EXPENSE

Provides coverage up to \$15,000 for "expenses" incurred by an insured as the direct result of any one identity fraud discovered or learned of during the policy period. Any act or series of acts committed by one or more persons, or in which such persons are aiding or abetting others against an insured, is considered to be one identity fraud, even if a series of acts continues into a subsequent policy period.

INCREASED LIMITS ON BUSINESS PROPERTY

This applies to business property on the residence premises. Limits of \$5,000, \$10,000 and \$25,000 can be added by endorsement. The AOP policy deductible applies.

MECHANICAL BREAKDOWN

Provides coverage for a physical loss or damage that results in equipment breakdown. Coverage is subject to a \$100,000 per occurrence limit of liability. A non-variable per occurrence deductible of \$500 applies to this coverage.

UTILITY BREAKDOWN

Provides coverage for utility line interruption as a result of a covered direct physical loss. Coverage is subject to a \$10,000 per occurrence limit of liability. A non-variable per occurrence deductible of \$500 applies to this coverage.

SCHEDULED PERSONAL PROPERTY

Maximum limit of \$15,000 per item. \$50,000 per schedule and \$150,000 for all classes. Appraisals required for each item valued over \$5,000. All standard class codes are available.