



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:***

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texassecuritygeneral.com



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ICAT COASTAL HOME

Homeowners System Protection

Equipment Breakdown Coverage includes payment for sudden and accidental mechanical or electrical breakdown of property that operates under vacuum pressure or contains electronic circuitry that generates, transmits or utilizes energy.

What is covered?



- Air Conditioning
- Boilers
- Central vacuum
- Clothes dryer
- Computers, laptops and tablets
- Dishwasher
- Electric or Gas Range
- Environmental efficiency upgrades
- Food Spoilage
- Furnace-Electric or Oil and Gas
- Heat Pumps
- Home security systems
- Pool heating, pump and filtration equipment
- Refrigerator
- Water Heater—Electric or Gas

Service Line Coverage includes payment for damage to exterior underground piping and wiring, including permanent connections, valves or attached devices to the following services of the residence premises:

- Communications, including cable transmission, internet access and telecommunications
- Compressed air
- Electrical Power
- Heating, natural gas and steam
- Waste disposal
- Water



Service line failure is a leak, break, tear, rupture or arching of a covered service line that may be caused by the following:

- Wear and tear, marring, deterioration or hidden decay
- Rust or other corrosion
- Mechanical breakdown, latent defect
- Freezing

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