



**WESTON - TWIA COMMERCIAL LINES COVERAGE COMPARISON**

Coverage Description	T.W.I.A. Commercial	Same or Different?	Weston Commercial
<b>Basic Coverages</b>			
Coverage Type	Wind Hail Only	Same	Wind Hail Only
Building Coverage	80%, 100% coinsurance options depending on construction type	Different	50%, 80%, 90%, 100% coinsurance options depending on construction type
Maximum Limit	\$4,424,000 combined with Contents	Different	No Maximum
Loss Settlement	ACV (Replacement cost available)	Same	ACV (Replacement cost available)
Contents Coverage	Any dollar amount subject to maximum limit	Different	Any dollar amount
Maximum Limit	\$4,424,000 combined with Contents	Different	No Maximum
Loss Settlement	ACV (Replacement cost available)	Same	ACV (Replacement cost available)
Liability & Medical Payments	Not available	Same	Not available
<b>Extra Coverage/Special Limits</b>			
Increased Cost of Construction	5%, 10%, 15% or 25% of Coverage A	Same	5%, 10%, 15% or 25% of Coverage A
Fungi, Wet or Dry Rot, Yeast or Bacteria	Not covered	Same	Not covered
Debris Removal	Covered	Same	Covered
Tree Removal	Covered	Same	Covered
Reasonable Repairs	Covered	Same	Covered
Business Income	Available by endorsement	Same	Available by endorsement
Wind-Driven Rain	Not covered	Same	Not covered
<b>Special Limit of Liability</b>			
Manuscripts, bullion, records and books of records (except for their physical value in blank)	Not covered	Same	Not covered
Accounts, currency, deeds, evidences of debt, money or securities	Not covered	Same	Not covered
<b>Miscellaneous</b>			
Minimum Premium	\$100	Different	\$250
Deductible Options	1%, 2% or 5% (\$1,000 minimum)	Different	1%, 2%, 3% or 5% (\$1,000 minimum)
Builders Risk	Available	Same	Available for TWIA Eligible properties
Territory - non-Harris County	Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy	Same	Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy
Territory - Harris County	Specified Areas only	Different	All of Harris County
Cancellation - return of premium	Pro rata calculation based on the number of days the policy was in effect, subject to a minimum charge of the greater of (a) \$100 or (b) 90 days of premium.	Different	Refund premium is calculated using a formula that charges policyholders approximately 15% less than TWIA for each day the policy was in effect outside of hurricane season and approximately 15% more than TWIA for each day the policy was in effect during hurricane season, subject to a minimum charge of \$100. This different approach is to account for the fact that there is a greater risk of claims during the hurricane season. The result is that in some cases policyholders will receive larger refunds than TWIA's and in others the refunds will be smaller than TWIA's. However, in those cases where Weston charges more than TWIA, the additional cost to a policyholder will never be more than 15% over TWIA's charge.