



WESTON - TWIA PERSONAL LINES COVERAGE COMPARISON

Coverage Description	T.W.I.A. Dwelling	Same or Different?	Weston Dwelling
Basic Coverages			
Coverage Type	Wind Hail Only	Same	Wind Hail Only
Building Coverage	80% coinsurance option	Different	80%, 90%, 100% coinsurance options
Maximum Limit	\$1,773,000 combined with Contents	Different	No Maximum
Loss Settlement	Replacement Cost	Same	Replacement Cost
Other Structures Coverage	Value included in Max Limits	Same	Value included in Max Limits
Building Coverage	10% of Coverage A	Same	10% of Coverage A
Loss Settlement	Replacement Cost	Same	Replacement Cost
Building Coverage	Cloth awnings, greenhouses, and metal screen enclosures are excluded from coverage	Same	Cloth awnings, greenhouses, and metal screen enclosures are excluded from coverage
Contents Coverage	Any dollar amount subject to maximum limit	Different	increments of 5% of Coverage A up to a maximum of 75% of Coverage A *No Maximum for Contents ONLY*
Maximum Limit	\$1,773,000 combined with Building	Different	No Maximum
Loss Settlement	ACV (Replacement cost available)	Same	ACV (Replacement cost available)
Personal Property Off Premises	Covered (limited to 10% of Coverage C limit)	Same	Covered (limited to 10% of Coverage C limit)
Additional Living Expenses ("ALE")	Available by endorsement	Same	Available by endorsement
Coverage Limit for ALE	20% of Coverage A	Same	20% of Coverage A
Time Limit for ALE	Not specified	Same	Not specified
Liability & Medical Payments	Not available	Same	Not available
Extra Coverage/Special Limits			
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
Improvements, Alterations and Additions	Covered	Same	Covered
Business Personal Property	Covered	Same	Covered
Business Income	Not covered	Same	Not covered
Consequential Loss	Covered up to \$500	Same	Covered up to \$500
Wind-Driven Rain	Available by endorsement	Same	Available by endorsement
Special Limit of Liability			
Money, Currency or Bullion	Not covered	Same	Not covered
Securities, Deeds, or Evidences of Debt	Not covered	Same	Not covered
Miscellaneous			
Minimum Premium	\$100	Different	\$250
Deductible Options	\$100, \$250, 1%, 1.5%, 2%, 2.5%, 3%, 4% or 5% (\$100 minimum)	Same	\$100, \$250, 1%, 1.5%, 2%, 2.5%, 3%, 4% or 5% (\$100 minimum)
Builders Risk	Available	Same	Available
Building Code Credits	10% to 33% based on location and building code standards	Same	10% to 33% based on location and building code standards
WPI-8 Waiver Program	Available	Same	Available
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.