

Texas Republic Home: HO-3 Enhanced Endorsement Comparison

Coverage	HO3 Policy	with Lone Star	with Choice	with Choice Plus
Note: Additional coverage provided by the endorsements is noted in Bold Type.		Pricing: \$29	\$29 with Variable Charge: 11% (14% Harris and Tier 1)	\$139 with Variable Charge: 17% Statewide
Coverage A - Dwelling	Cov A limits on Dec	Cov A limits on Dec	Up to 25% increase Cov A limits	Up to 25% increase Cov A limits
Coverage B - Other Structures	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A, and up to add 25% increase
Coverage C - Personal Property	Replacement Cost by optional endorsement	Replacement Cost by optional endorsement	60% of Cov A; Replacement Cost	70% of Cov A, and up to add 25% increase; Replacement Cost
Coverage D - Loss of use	30% of Cov A*	30% of Cov A*	30% of Cov A*	40% of Cov A*, and up to add 25% increase
Coverage F - Medical Payments	Optional coverage	Optional coverage	Optional coverage	\$5,000
Business Property away from Residence Premises	\$1,500	\$1,500	\$1,500	\$2,500
Credit Card, Fund Trsfr Card, Forgery, Counterfeit Money	\$500	\$1,000	\$1,000	\$2,500
Fire Department Service Charge	\$500	\$1,000	\$1,000	\$1,000
Grave markers	\$5,000	\$5,000	\$5,000	\$7,500
Landlord's Furnishings	\$2,500	\$2,500	\$2,500	\$5,000
Land Restoration	Not included	\$10,000	Not included	Lesser of 7% of loss or \$10,000
Lock Replacement	Not included	\$250	\$250	\$250
Loss Assessment	\$1,000	\$1,000	\$2,000	\$5,000
Money	\$200	\$200	\$200	\$300
Mortgage Extra Expense (MEE)	Not included	Not included	Not included	\$5,000 MEE; \$2,000 acquisition costs
Personal Injury Aggregate Limit	Optional endorsement	Cov E limits	Cov E limits	Cov E limits
Personal Property off Premises for Specific Causes	Not included	\$1,000	\$1,000	\$1,000
Portable Electronic Equipment	\$1,500	\$1,500	\$1,500	\$3,000
Refrigerated Property	Not included	\$500 w/\$100 ded	\$500 w/\$100 ded	\$500 w/\$100 ded
Reward Coverage	Not included	\$1,000 Fire or Theft	Not included	10% of loss; \$1,000 max
Securities	\$1,500	\$1,500	\$1,500	\$5,000
Section II Damage to Property of Others	\$1,000	\$1,500	\$1,500	\$2,000
Theft of Jewelry, Watches and Furs	\$1,500	\$2,500; \$1,500 article max	\$2,500; \$1,000 article max	\$6,500; \$2,500 article max
Theft of Silverware, Goldware and Pewterware	\$2,500	\$4,000	\$2,500	\$5,000
Water Back Up and Sump Overflow	Optional endorsement	Optional endorsement	Optional endorsement	\$5,000 w/\$500 ded
Water Liability	25 HP max	50 HP max	50 HP max	50 HP max

* Coverage D is 20% of Cov A in Tier 1 and Harris County

This is a summary of the endorsement features. Please see policy forms on Agency Business Center for full information.

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