

COVERAGE INFORMATION

Coverage A Dwelling	Up to \$3,000,000
Coverage B Other Structures	1%, 5%, 10%, 15% and 20% of Coverage A
Coverage C Personal Property	25% to 75% of Coverage A in increments of 5%
Coverage D Loss of Use	10%, 20% and 30% of Coverage A
Windstorm/Hail Deductibles	<p>Group 1: (Houston and other coastal areas): Mandatory minimum of the greater of 2% Cov A or \$5,000</p> <p>Group 2: Mandatory minimum of the greater of 1% Cov A or \$5,000</p> <p>Group 3: (Dallas, Fort Worth, and Northern TX): Mandatory minimum of the greater of 2% Cov A or \$5,000</p> <p>Group 4: (Austin, El Paso, San Antonio, and other central): Mandatory minimum of the greater of 1% Cov A or \$5,000</p> <p>*Available options of 2%, 3%, 4%, 5%, 10%</p>
Hurricane Deductibles	<p>Group 1: (Houston and other coastal areas): 5% or 10%</p> <p>Group 2: 5% or 10%</p>
All Other Perils Deductibles	\$500, \$1000, \$1500, \$2500, \$5000, \$10000, or \$25000
All Deductibles	Deductibles may only be changed at renewal
Property Inspections	<p>TRUE reserves the right to inspect any bound policy.</p> <p>Circumstances may warrant need for interior inspections beyond the following criteria:</p> <p>Dwellings 25+ years old.</p> <p>Coverage A less than \$250,000 or greater than \$1 million.</p> <p>Members will be contacted by our vendor to schedule interior inspections.</p> <p>Failure to comply will result in policy termination</p>

OPTIONAL COVERAGE

- TRUE Advantage
- TRUE Advantage Plus
- Additional Amounts of Coverage A
- Business Pursuits
- Equipment Breakdown
- Family Cyber Protection
- Foundation Coverage
- Increased Property in a Self-Storage Facility
- Increased Limits on Business Property
- Increased Special Limits of Liability
- Limited Mold/Fungi
- Ordinance or Law
- Personal Injury
- Personal Property Replacement Cost
- Refrigerated Property Coverage
- Scheduled Personal Property
- Service Line
- Special Computer Coverage
- Special Personal Property
- Supplemental Loss Assessment
- Trust Endorsement
- Water Backup & Sump Overflow

INELIGIBLE RISKS

- Dwellings not insured to 100% replacement cost
- Dwellings that are vacant, "for sale", in foreclosure, rented, or not occupied within 30 days of closing
- Dwellings owned by a business entity (i.e. LLC, Corporation, etc) or a trust that isn't living and revocable
- Dwellings located within 1000 feet of coastal water or other area where TRUE is managing coastal exposures
- Dwellings located in a SFHA (A or V zone) unless flood coverage has been purchased with matching (or greater) limits
- Business on premises (other than incidental home office with no foot traffic) or an unlicensed home day care
- More than 2 non-act-of-god losses in the past 5 years
- Risks with non-act-of-god fire losses totaling greater than \$10,000 in paid losses
- Lapse in coverage for any amount of time
- Applicants considered high profile (i.e. entertainers, athletes, media personalities, authors, etc.)
- Roof material is clay, tar, gravel, wood shake, or wood shingle
- Dwellings with flat roofs
- Electrical - Federal Pacific(FPE)/Stab-Lok/Sylvania/Zinsco/Challenger panels, Knob & Tube/Aluminum wiring or Fuses
- Risks with acreage greater than five
- Risks in Public Protection Class 10
- Plumbing- Age of plumbing must be 90 years or newer
- Plumbing(cont)- Any plumbing made from polybutylene, lead, or cast iron
- Plumbing(cont)- Any plumbing with active leaks or evidence of unrepaired prior leaks, or any plumbing not in good condition
- Dwellings with a wood stove as the primary heating source
- Dwellings with a wood stove that was not installed by a licensed contractor
- Dwellings with unfenced pools or unfenced and uncovered hot tubs
- Dwellings located in an area susceptible to wildfire
- Dwellings occupied less than 6 months of a 12 month period
- Dwellings occupied 6-11 months in a 12 month period without a fire alarm and burglar alarm
- Dwellings without a central HVAC system
- Dwellings with water heater not 15 years or newer if inside or 20 years or newer if in the garage or outside the home

Please consult the UW Guidelines & Program Manual for a complete listing of rules, limitations and coverage options. 4-21-2025