

Twico peace of mind

ASK YOUR AGENT ABOUT COVERAGE THAT WILL:

- Completely rebuild your house in the event it is destroyed by fire or other insured disaster
- Replace everything in the house
- Protect your liability in case someone is injured on your property

CONSIDER ADDITIONAL COVERAGES BASED ON YOUR UNIQUE RISKS SUCH AS:

- Extended or guaranteed replacement cost for the structure
- Guaranteed replacement cost on personal property
- Sewer and drain backups
- An inflation-guard clause, which automatically adjusts annually to the construction costs in your area
- Dog liability buyback



Twico Prime	
Policy Type	HO-3**
Dwelling	360Value
Other Structures	10%
Personal Property	40%
Loss of Use	10%
Liability	\$300,000
Medical Payments	\$1,000
Loss Assessment	\$1,000
Ordinance or Law	10%
Contents Replacement	Yes
Mold	\$5,000**
Flood	\$5,000
Water Backup	\$5,000
Identity Theft	Yes**

**See specific policy form(s) for additional information, restrictions, and/or sublimit(s).



Twico Prime Plus	
Policy Type	HO-3**
Dwelling	360Value
Other Structures	10%
Personal Property	50%
Loss of Use	10%
Liability	\$300,000
Medical Payments	\$3,000
Loss Assessment	\$3,000
Ordinance or Law	10%
Contents Replacement	Yes
Mold	\$5,000
Flood	\$50,000**
Water Backup	\$5,000
Identity Theft	Yes**
Increased Limits	Jewelry (Only)
Dog Liability Buyback	\$25,000
Personal Injury	Yes
Systems Protection	\$100,000**
Service Line	\$10,000**
Cyber Protection	\$25,000

**See specific policy form(s) for additional information, restrictions, and/or sublimit(s).



Twico Prime 360	
Policy Type	HO-3**
Dwelling	360Value
Other Structures	10%
Personal Property	60%
Loss of Use	10%
Liability	\$500,000
Medical Payments	\$5,000
Loss Assessment	\$5,000
Ordinance or Law	15%
Contents Replacement	Yes
Mold	\$5,000
Flood	Full Limits**
Water Backup	\$10,000
Identity Theft	Yes**
Increased Limits	All Items
Dog Liability Buyback	\$100,000
Personal Injury	Yes
Systems Protection	\$100,000**
Service Line	\$15,000**
Cyber Protection	\$25,000
Special Computer	Yes
Data Breach	\$25,000

Key differences in coverage between:	NFIP	Twico Flood
Maximum flood limits:	Dwelling: \$250K Contents: \$100K	Dwelling: \$1M Contents: \$700K Other structure: \$200K Additional living expenses: \$200K
Flood definition includes storm surge:	✗	✓
Coverage for other structures does not reduce the main limit of indemnity:	✗	✓
Other structure /Additional living expenses:	✗	✓
No elevation certificate required:	✗	✓
No 30-day waiting period:	✗	✓
Water Backup:	✗	✓

Personal Property Categories	Limits Provided by Package		
	Prime* (Same as HO-3)	Prime Plus* (Jewelry Only)	Prime 360* (All Items)
Money:	\$200	\$200	\$1,200
Securities:	\$1,500	\$1,500	\$6,500
Jewelry, Watches, Furs, Stones:	\$1,500	\$6,500	\$6,500
Firearms:	\$2,500	\$2,500	\$7,500
Silverware/Goldware/Pewterware:	\$2,500	\$2,500	\$7,500

*Each package can be customized to either add an option, delete this coverage or change the option.

For more information or to get a quote, contact your agent or find a Twico agent at: twico.com