

COMPARISON OF SELECT
STANDARD TEXAS DWELLING
FIRE FORMS
WITH ISO DP3



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- COVERED PROPERTY
- PERILS INSURED AGAINST
- EXTENSIONS OF COVERAGE
- VALUATION/LOSS SETTLEMENT

PERSONAL PROPERTY OFF PREMISES

Which form(s) would provide the broadest
coverage?

TDP1 ✓

TDP2 ✓

TDP3 ✓

DP3 ✓

All forms provide for an extension of 10% of the personal property limit to property off premises.

BUSINESS PERSONAL PROPERTY ON PREMISES

Which form(s) specifically mentions business personal property under the personal property coverage?

TDP1 ✓

TDP2 ✓

TDP3 ✓

DP3

The TX forms are the only forms that refer to Business Personal Property.

MOTOR VEHICLES

Coverage on Motor Vehicles are more limited on which form(s)?

TDP1

TDP2

TDP3

DP3 

Power mowers, golf carts, recreational vehicles and farm equipment are specifically mentioned as covered on the TX forms. There could be situations when these vehicles could be covered under the DP3 if used to solely service the Described Location or assist the handicapped but that would not be very common.

WATERCRAFT

Which form(s) would provide the broadest coverage?

TDP1 ✓

TDP2 ✓

TDP3 ✓

DP3

The TX forms provide coverage for watercraft as long as located on land and on the insured premises. There is no coverage for watercraft on the DP3 except for rowboats and canoes but then no coverage for the peril of windstorm or hail.



FIRE, LIGHTNING, RIOT, CIVIL COMMOTION AND AIRCRAFT

Which form(s) provides the broadest
coverage?

TDPI	TDP2	TDP3	DP3
??	??	??	??

These perils are covered on all the forms however the vacancy clause does not apply to Fire and Lightning on the DP3 but does on the TX forms. The deductible does not apply to Fire and Lightning on the TX forms so it is really a tossup as to which form provides the broadest coverage.

VANDALISM AND MALICIOUS MISCHIEF

Which policy form(s) provide the broadest coverage?

TDP1

TDP2 ✓

TDP3 ✓

DP3 ✓

The TDP2, TDP3 and DP3 provide vandalism and Malicious Mischief automatically but must be selected on the TDP1 and a separate premium paid. The 60 day vacancy applies to all the forms however loss to building glass is not covered on the TDP1 or TDP2.

THEFT

Which policy form(s) provides the broadest coverage?

TDPI

TDP2

TDP3

DP3

Theft coverage is only provided for building parts on the TDP3 and DP3 however the vacancy clause applies to theft on the DP3. No theft coverage is provided on the contents for any of these forms.

WINDSTORM, HURRICANE, HAIL

Which policy form(s) provide the broadest coverage?

TDPI

TDP2

TDP3

DP3 

The TX forms all provide the same coverage except that the TDP3 includes wind driven rain on the dwelling as does the DP3. The DP3 form does not exclude the same items that the TX forms exclude such as structures over water, cloth awnings and greenhouses.

DAMAGE BY VEHICLES

Which policy form(s) provide the broadest coverage for building and contents?

TDP1

TDP2

TDP3

DP3

All TX forms and the DP3 cover damage by vehicles to building and contents except the TDP1 does not cover damage caused by insured or occupant of the residence.

DAMAGE BY VEHICLES

Which policy form(s) provide the broadest coverage for fences, driveways, walks, walls and outdoor equipment?

TDP1

TDP2

TDP3 

DF3 

Damage to fences, driveways, walks, walls and outdoor equipment are covered by all these forms except that the TDP1 and TDP2 do not cover damage caused by vehicles owned by the insured or occupant.

DAMAGE BY VEHICLES

Which policy form(s) provide the broadest coverage for lawns, trees and shrubs?

TDP1

TDP2

TDP3 ✓

DP3 ✓

Lawns, trees and shrubs are not covered on the TDP1 or TDP2 and not covered on the TDP3 or DP3 if damage is caused by vehicles owned by the insured or resident.

WATER DAMAGE

Is surface water and flood covered perils?

Yes

No 

Surface water and flood is excluded from all forms.

WATER DAMAGE

Which policy form(s) would provide coverage for surface water that damages the dwelling from a broken water main in the neighborhood?

TDPI

TDP2

TDP3

DP3

Texas courts have consistently ruled that surface water refers to natural precipitation (rain or melted snow) that falls and passes over the surface of the ground until it evaporates, is absorbed by the land, or reaches channels where it naturally flows into creeks, rivers and streams. So water from a broken water main by court ruling is not surface water and the dwelling would be covered on the TDP3 since it provides all risk coverage. Coverage would also be covered on the DP3 due to specific coverage provided for water damage from pipes off the premises.

WATER DAMAGE

Which policy form(s) would provide coverage for contents in the previous situation?

TDPI

TDP2

TDP3

DP3

NONE ✓

None of these forms would provide coverage. On TDP3, water damage is limited to discharge from a plumbing, heating or air conditioning system and no coverage either on DP3 since damage was caused by discharge off the premises.

WATER DAMAGE

Which policy form(s) would provide coverage for damage from rain through faulty roof, windows or doors?

TDPI

TDP2

TDP3 ✓

DP3 ✓

Coverage would be provided only for the dwelling due to the all risk perils. There are some troublesome exclusions on the DP3 form that would exclude faulty, defective or inadequate design or workmanship of part or all of any property on or off the premises.

WATER DAMAGE

Which policy would provide coverage for freezing of plumbing or heating system and domestic appliances?

TDP1

TDP2

TDP3

DP3

All forms except the TDP1 would provide coverage. The TDP2 and TDP3 would exclude coverage if vacant or unoccupied and precautions not taken while the DP3 would exclude coverage also if precautions not taken without regard to being vacant or unoccupied.

WATER DAMAGE

Which policy form(s) would cover seepage/leakage over time?

TDPI

TDP2 ✓

TDP3 ✓

DP3

Texas forms that provide water cover gradual and slow leaks and seepage but the DP3 does not.

WATER DAMAGE

Which policy form(s) would provide coverage for backup of sewers/drains?

TDPI

 TDP2

 TD73

DP3

These two TX forms provide the only coverage for backup of sewers/drains.

DAMAGE BY ANIMALS

Which policy form(s) would provide coverage for damage caused by insured's animals?

TDPI

TDP2

TDP3

DP3

~~NONE~~


The TDP3 is the only form that provides any coverage for damage caused by animals to the dwelling but they can not be owned or kept by the insured or occupant.

	TDPI	TDP2	TDP3	DP3
Extensions of Coverage				
1. Other Structures	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A
2. Loss of Use	NO	NO	20% of Cov A	20% of Cov A
3. Rental Value/Rents	By Endt	By Endt	20% of Cov A	20% of Cov A
4. Trees, Shrubs, Plants	NO	NO	5% of Coverage A, up to \$250 for one item (named perils only)	5% of Coverage A, up to \$250 for one item (named perils only)
5. Improv, Alterations & Additions	Up to personal property limit	Up to personal property limit	Up to personal property limit	10% of Cov C limit

Loss of rents or rental value can be provided by endorsement on the TDP1 and TDP2 while the TDP3 and DP3 has a 20% limit automatically included in the form. Improvements, alterations and additions coverage has a limit of 10% on DP3 and TX forms cover up to personal property limit.

VALUATION/LOSS SETTLEMENT

TDP1 Dwelling/ Contents	TDP2 Dwelling/ Contents	TDP3 Dwelling	Contents	DP3 Dwelling	Contents
Actual Cash Value	Actual Cash Value	Replacement Cost	Actual Cash Value	Replacement Cost	Actual Cash Value

The TDP3 and DP3 provide Replacement Cost coverage on the dwelling and ACV on the contents.

DWELLING FIRE FORMS CAN BE USED FOR:

- (1) both owner occupied properties as well as tenant occupied
- (2) out buildings and structures
- (3) land and outside site improvements
- (4) mobile or trailer homes
- (5) business purposes with limitations
- (6) with liability coverage or without
- (7) vacant dwellings

The Texas Dwelling Fire policy is one of the most versatile policy forms due to the variety of different types of property that can be insured. The business purposes are limited to partial business use if less than 500 square feet and if an office, school or church occupancy must be less than 50% of the total square footage. Some carriers use the dwelling fire policy to provide coverage on vacant dwellings with or without remodeler/renovation coverage, with or without liability and will insure the corporation or business as the named insured.



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iMGA has developed a very innovative Vacant Dwelling Policy. You are invited to visit our web site for additional information on this program.



COMPARISON OF TDP3 TO HOA

	TDP3	HOA
Covers all Perils on Dwelling	✓	
Dwelling Replacement Cost Coverage	✓	
Loss of Use Coverage	✓	
No Deductible on Fire and Lightning	✓	
Coverage for Wind Driven Rain on Dwelling	✓	
Coverage After Vacant for 60 Days	✓	
Coverage for Business personal property, property of guests or residence employees away from the premises		✓
Personal Property Off Premises		✓
Consequential Loss Coverage		✓
Automatic Removal and In-Transit Coverage		✓
Glass Breakage as Named Peril		✓
Theft of Personal Property		✓

Loss of use 20% vs 10% on HOA, Vacancy clause- TDP3 only fire, lightning, V & MM excluded. HOA all perils excluded. Business Personal Property- HOA only excludes away from the premises. Personal Property off premises- both provide a 10% extension but on the TDP3 it is not additional insurance and does not increase the personal property limit.