

| Property Covered   | TDP1 Dwelling/Contents  |  | TDP2 Dwelling/Contents  |  | TDP3 Dwelling Contents  |   | DP3 Dwelling Contents  |  |   |                                    |
|--|---|--|---|--|---|---|--|--|---|------------------------------------|
|  |   |  |   |  |   |   |  |  |   |                                    |
| <b>Personal Property Off Premises</b>  | Anywhere in the world limited to 10% of Cov B   |  | Anywhere in the world limited to 10% of Cov B   |  |   | Anywhere in the world limited to 10% of Cov B |  |  | Anywhere in the world limited to 10% of Cov C |                                    |
| All forms provide for an extension of 10%.   |   |  |   |  |   |   |  |  |   |                                    |
| <b>Motor Vehicles</b>  | Not covered, except: vehicles not subject to motor vehicle registration which are:<br>(1) devices and equipment for assisting the handicapped<br>(2) power mowers<br>(3) golf carts<br>(4) recreational vehicles while located on the residence premises<br>(5) farm equipment not designed for use principally on public roads |  | Not covered, except: vehicles not subject to motor vehicle registration which are:<br>(1) devices and equipment for assisting the handicapped<br>(2) power mowers<br>(3) golf carts<br>(4) recreational vehicles while located on the residence premises<br>(5) farm equipment not designed for use principally on public roads |  | Not covered, except: vehicles not subject to motor vehicle registration which are:<br>(1) devices and equipment for assisting the handicapped<br>(2) power mowers<br>(3) golf carts<br>(4) recreational vehicles while located on the residence premises<br>(5) farm equipment not designed for use principally on public roads |   | Not covered, except: vehicles not required to be registered for use on public roads or property which are:<br>(1) used solely to service the Described Location or<br>(2) designed to assist the handicapped |  |   |                                    |
| 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. |   |  |   |  |   |   |  |  |   |                                    |
| <b>Watercraft</b>  | Yes, including outboard motors and furnishings or equipment, while located on land on the described location.   |  | Yes, including outboard motors and furnishings or equipment, while located on land on the described location.   |  | Yes, including outboard motors and furnishings or equipment, while located on land on the described location.   |   | No, except for rowboats and canoes.  |  |   |                                    |
| The TX forms provide coverage for watercraft as long as located on land on the described location. There is no coverage for watercraft on the DP3 except for rowboats and canoes but then then no coverage for the peril of windstorm or hail.   |   |  |   |  |   |   |  |  |   |                                    |
| <b>Perils Covered</b>  | Named Perils  |  | Named Perils  |  | All Risk subject to exclusions  |   | Named Perils subject to exclusions   |  | All Risk subject to exclusions                | Named Perils subject to exclusions |
| <b>Fire, Lightning, Riot, Civil Commotion and Aircraft</b>   | Yes, 60 days vacancy applicable to fire, lightning and vandalism & malicious mischief   |  | Yes, 60 days vacancy applicable to fire, lightning and vandalism & malicious mischief   |  | Yes, 60 days vacancy applicable to fire, lightning and vandalism & malicious mischief   |   | Yes  |  |   |                                    |



| Property Covered   | TDP1                             | TDP2  | TDP3  |          | DP3  |          |
|--|----------------------------------|---|---|----------|--|----------|
|  | Dwelling/Contents                | Dwelling/Contents   | Dwelling  | Contents | Dwelling   | Contents |
| <b>Damage by Vehicles</b>  |                                  |   |   |          |  |          |
| a. building and contents   | Yes, except by owner or occupant | Yes   | Yes   | Yes      | Yes  | Yes      |
| b. fences, driveways, walks, walls, outdoor equipment  | Yes, except by owner or occupant | Yes, except by owner or occupant                                | Yes   |          | Yes  |          |
| c. lawns, trees, shrubs  | Property not covered             | Property not covered  | Yes, unless caused by vehicles owned or operated by resident    |          | Yes, unless caused by vehicles owned or operated by resident |          |
| All TX forms cover damage by vehicles to building and contents except the TDP1 does not cover damage caused by vehicles owned by insured or an occupant. Damage to fences, driveways, walks, walls and outdoor equipment are covered by all forms except the TDP1 and TDP2 do not cover damage caused by vehicles owned by the insured or occupant. Lawns, trees and shrubs are not covered on TDP1 or TDP2 and not covered on TDP3 or DP3 if damage is caused by vehicles owned by insured or resident. |                                  |   |   |          |  |          |
| <b>Water Damage</b>  |                                  |   |   |          |  |          |
| a. surface water or flood  | No                               | No  | No  | No       | No   | No       |
| b. backup of sewers/ drains  | No                               | Yes   | Yes   | Yes      | No   | No       |
| c. discharge from plumbing, heating and air conditioning   | No                               | Yes, except repair of system                                    | Yes, except repair of system                                    | Yes      | Yes, except repair of system                                 | Yes      |
| d. rain through faulty roof, windows, doors  | No                               | No  | Yes   | No       | Yes  | No       |
| e. freezing of plumbing or heating system and domestic appliances  | No                               | Yes, except when vacant or unoccupied and precautions not taken | Yes, except when vacant or unoccupied and precautions not taken |          | Yes, except when precautions not taken                       |          |
| f. seepage/leakage over time   | No                               | Yes   | Yes   |          | No   |          |

| Property Covered  | TDP1 Dwelling/Contents        | TDP2 Dwelling/Contents        | TDP3 Dwelling  | Contents          | DP3 Dwelling   | Contents          |
|---|-------------------------------|-------------------------------|--|-------------------|--|-------------------|
| <p>There is no water or freezing coverage provided on the TDP1. There is no surface water or flood coverage on any of the forms. Texas courts have consistently ruled that surface water refers to natural precipitation (rain or melted snow) coming on and passing over the surface of the ground until it evaporates, is absorbed by the land, or reaches channels where water naturally flows. Water damage caused by a broken water main in the neighborhood is not surface water and is covered on the TDP3 since it is all risk on the dwelling but not covered on the contents since the water damage is limited to discharge from a plumbing, heating or air conditioning system. Coverage would be provided on the dwelling under the DP3 due to the specific coverage provided for water damage from pipes off the premises. There would be no coverage to the contents since the water damage was caused by discharge off the premises. Texas forms that provide water cover gradual and slow leaks and seepage but the DP3 does not.</p> |                               |                               |  |                   |  |                   |
| <b>Damage by Animals</b>  | No                            | No                            | Yes, except owned or kept by insured or occupant               | No                | No   | No                |
| <p>The TX TDP3 is the only form that provides any coverage for damage caused by animals to the dwelling.</p>  |                               |                               |  |                   |  |                   |
| <b>Extensions of Coverage</b>   |                               |                               |  |                   |  |                   |
| 1. Other Structures   | 10% of Coverage A             | 10% of Coverage A             | 10% of Coverage A  |                   | 10% of Coverage A  |                   |
| 2. Loss of Use  | No                            | No                            | 20% of Coverage A  |                   | 20% of Coverage A  |                   |
| 3. Rental Value/Rents   | By endorsement                | By endorsement                | 20% of Coverage A  |                   | 20% of Coverage 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. Improvements, Alterations and Additions  | Up to personal property limit | Up to personal property limit | Up to personal property limit                                  |                   | 10% of Coverage C limit  |                   |
| <p>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.</p>  |                               |                               |  |                   |  |                   |
| <b>Valuation/Loss Settlement</b>  |                               |                               |  |                   |  |                   |
|   | Actual cash value             | Actual cash value             | Replacement cost   | Actual cash value | Replacement cost   | Actual cash value |
| <p>The TDP3 and DP3 provide Replacement Cost coverage on the dwelling and ACV on the contents.</p>  |                               |                               |  |                   |  |                   |
|   |                               |                               |  |                   |  |                   |