

Twico is the first Homeowners Insurance carrier to offer flood coverage to all eligible homes in Texas.

Twico®

- Texas admitted carrier
- Demotech A rated

Product Overview

- HO3 – Homeowners
- Coverage A: Up to \$1 million (\$750K+ requires interior inspection)

	Twico Prime	Twico Prime Plus	Twico Prime 360
Policy Type	HO-3**	HO-3**	HO-3**
Dwelling	360Value	360Value	360Value
Other Structures	10%	10%	10%
Personal Property	40%	50%	60%
Loss Of Use	10%	10%	10%
Liability	\$300,000	\$300,000	\$500,000
Medical Payments	\$1,000	\$3,000	\$5,000
Loss Assessment	\$1,000	\$3,000	\$5,000
Ordinance Or Law	10%	10%	15%
Contents Replacement	Yes	Yes	Yes
Mold**	\$5,000	\$5,000	\$5,000
Flood**	\$5,000	\$50,000	Full Limits
Water Backup	\$5,000	\$5,000	\$10,000
Identity Theft**	Yes	Yes	Yes
Water Damage/Seepage**	✗	Yes	Yes
Increased Limits	✗	Jewelry (Only)	All Items
Personal Injury	✗	Yes	Yes
Dog Liability Buyback	✗	\$25,000	\$100,000
Systems Protection**	✗	\$100,000	\$100,000
Service Line**	✗	\$10,000	\$15,000
Cyber Protection	✗	\$25,000	\$25,000
Data Breach	✗	✗	Yes
Special Computer	✗	✗	\$25,000

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

You can customize any of the three options above and customize based on what is best suited for your agency and your clients at <https://twfg.xenithx.com/>.

The Woodlands Insurance Company's Flood/Water Backup Coverage Endorsement

The Flood/Water Backup Coverage Endorsement is an attractive alternative for homeowners who consider flood insurance optional.

Product Overview

- Ability to cover Flood and Water Backup with one form
- Covers dwelling, contents, personal property, loss of use, property moved to safety, and debris removal
- Endorsed to homeowners policies
- Single limit options are: \$5,000 up to full TIV limits
- Loss settlement follows the underlying policy

Underwriting Eligibility Criteria

- Single and multiple family dwellings
- Certain surge exposed locations ineligible
- Water Backup limit cannot be greater than the Flood limit
- If eligible for flood, Water Backup maximum limit is \$10,000.

Key differences in coverage between:	NFIP	Twico Flood
Maximum flood limits:	Dwelling: \$250k Contents: \$100k	Dwelling: \$1 million 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:	✗	✓
Additional living expenses:	✗	✓
No elevation certificate required:	✗	✓
No 30-day waiting period:	✗	✓
Water Backup:	✗	✓

Note: The description of the National Flood Insurance Program (NFIP) policy was not furnished by FEMA. If there are any questions regarding the illustration, please contact a representative of FEMA.

Available Discounts (stackable up to a maximum limit)

- Companion Policy Discount – Up to 25%
- Affinity Group Discount – 5%
- Protective Device Discount – Up to 10%
- Age of Dwelling Discount – Up to 45%
- New Purchase Discount – Up to 5%
- Accredited Builder Discount (new homes) – Up to 10%
- Non-smoker Discount – 1%
- Paperless Discount – \$10 off
- Partially Renovated Home Discounts – Up to 12%
- Senior Discount – 5%
- Secured Community Discount – 5%
- Impact Resistant Roof – Up to 35%

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