

Policy Comparison Results:

Allstate Texas Lloyds

Imperial Fire and Casualty Insurance Company

Policy: Allstate Lyds HO-A with 470T
endorsement

Policy: Imperial HO-B

Type of Coverage

Dwelling	Named Perils	All Risk
Personal Property (Contents)	Named Perils	Named Perils

Water Damage

Sudden and Accidental discharge or overflow of water or steam from a plumbing, heating, or air conditioning system	YES. However, there is no coverage for overflow or discharge of water that is below the ground or within or below the foundation.	YES.
Continuous or Repeated leakage from a plumbing, heating, or air conditioning system	Not Covered	YES.
Backup of sewers or drains	Not Covered. However, coverage may be available by endorsement.	YES.
Freezing of plumbing or heating system	YES. However, <u>certain precautions</u> must be taken if the house is unoccupied.	YES. However, <u>certain precautions</u> must be taken if the house is unoccupied.
Flood or Surface water	Not Covered. <u>However, flood insurance can be obtained through FEMA and the National Flood Insurance Program (NFIP).</u> (http://www.fema.gov/nfip%20)	Not Covered. <u>However, flood insurance can be obtained through FEMA and the National Flood Insurance Program (NFIP).</u> (http://www.fema.gov/nfip%20)

Mold

Mold, Fungi or other Microbes	LIMITED to ensuing mold damage resulting from sudden and accidental water damage caused by the covered	YES. However, the mold must be on property physically damaged by sudden and accidental water or
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	perils named in the policy.	steam. Coverage is provided for damage that is hidden and concealed if it is reported within 30 days of detection.
Cost of Testing, Remediation and Additional Living Expenses due to Mold, Fungi or Other Microbes	<p>YES.</p> <p>PLEASE NOTE: This policy provides coverage for these costs up to the policy limits for <u>perils named in the base policy</u>. The policy caps these costs for damage caused by any additional covered perils at \$5,000.</p>	<p>Not Covered. However, an endorsement is available that provides coverage up to the policy limits for these costs.</p> <p>PLEASE NOTE: While the base policy does not cover the cost of testing, remediation, and living expenses due to mold, fungi or other microbes, it does provide some basic, but limited, coverage for mold. See <i>Mold, Fungi or Other Microbes</i> for further explanation.</p>

Other Perils Covered

Damage to the Foundation or Slab	Not Covered. However, the policy may be endorsed to add coverage to pay for damage to the foundation or slab up to 15% of the Dwelling limits, or \$25,000, whichever is less.	YES. If damage to the foundation or slab results from a covered water leak.
Falling Objects	YES. However, the coverage is limited to damage caused by falling trees or limbs.	YES. This includes damage caused by falling trees and limbs.
Weight of Ice, Snow and Sleet	YES. If the damage was the result of objects falling due to the weight of ice, snow or sleet.	YES.
Collapse of the Dwelling	YES. Unless the collapse is caused by earth movement.	YES. Unless the collapse is caused by earth movement.
Damage by Animals (PLEASE NOTE: Companies do not generally cover damage from birds, vermin, rodents, or insects)	Not Covered	YES. Unless the animals are owned or kept by insured or occupant.
Glass Breakage - Dwelling applies to glass that is part of the Dwelling	YES.	YES.
Damage by Vehicles	YES. However, the vehicle causing the damage must make actual contact with the covered property.	YES.
Damage resulting from Deterioration	Not Covered	Not Covered

Damage resulting from Construction Defects	Not Covered	YES. Any loss resulting from a construction defect is covered unless the loss is already excluded from the policy. Damage consisting of the construction defect is not covered.
Additional Living Expenses (ALE) for perils other than mold	<p>Additional Living Expenses are limited to 20% of the dwelling limit of liability.</p> <p>PLEASE NOTE: The policy does provide Loss of Use and Additional Living Expenses for mold. It will be deducted from the \$5000 limit provided for the cost of testing and remediation of mold damage.</p>	Additional Living Expenses are limited to 20% of the dwelling limit of liability.

Claims Settlement

Dwelling (claims)	<p>Actual Cash Value. However, Replacement Cost can be added by endorsement.</p> <p>-----</p> <p>PLEASE NOTE: The Replacement Cost endorsement has an option to limit the roof coverage to Actual Cash Value.</p>	<u>Replacement Cost.</u>
Personal Property (Contents) (claims)	<p>Actual Cash Value. However, Replacement Cost can be added by endorsement.</p> <p>-----</p>	Actual Cash Value. However, Replacement Cost can be added by endorsement.

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| [Texas Veterans Portal \(http://veterans.portal.texas.gov/en/Pages/default.aspx\)](http://veterans.portal.texas.gov/en/Pages/default.aspx)

| [Texas.gov \(http://www.texas.gov/en/Pages/default.aspx\)](http://www.texas.gov/en/Pages/default.aspx)

| [TX Homeland Security \(http://governor.texas.gov/homeland\)](http://governor.texas.gov/homeland)

| [Search TX State Websites \(https://www.tsl.texas.gov/trail/index.html\)](https://www.tsl.texas.gov/trail/index.html)

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