



**TWFG**<sup>™</sup>  
**INSURANCE**  
*Our Policy is Caring*<sup>™</sup>



## Homeowners Insurance with Twico



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

TWFG is fiercely committed to offering you the coverage you need to protect one of your greatest investments, your home, without paying a penny more than you should. We are proud to partner with Twico, The Woodlands Insurance Company, that offers one of the most progressive and innovative Homeowners Insurance Policies available, which provides Flood coverage from day one to all eligible homes. Many other coverages are offered included as well...read further to learn more, or contact your TWFG Agent.

### Property Protection:



#### Dwelling:

At Twico, we offer protection due to the structure of your home, including fixtures, plumbing, and heating due to a covered loss such as fire or hail storm damage. It does not cover the normal wear and tear of your home or maintenance-related problems. You need enough coverage for the cost of rebuilding or repairing your home, less the price of the land.



#### Other Structures:

Coverage with Twico includes other structures on the property that are not connected to the home/roofline like fences, mailboxes, sheds or detached garages.



#### Personal Property:

Twico covers the contents and personal items in your home such as furniture, clothing, sporting goods, etc. This also extends to your personal belongings anywhere in the world, up to a maximum value per item.

This brochure contains a summary of coverages only. Contractual coverage is as stated in the policy. Coverage is offered in Texas. All coverages are underwritten by The Woodlands Insurance Company with the exception of flood coverage. Supplementary coverage options as listed in this brochure may be added to an insurance policy for an additional cost where applicable. See your agent for more information.



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## Property Protection, continued:



### Loss of Use:

Loss of Use pays for additional living expenses due to damage from a covered peril rendering the home uninhabitable. Other expenses often include temporary living expenses and increased costs above your normal living expenses related to being displaced from your home.



### Flood:

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

This coverage's primary intent is to provide protection for homeowners, whether or not they reside in FEMA flood zones.



### Home System Protection:

Home system breakdown is defined as sudden and accidental: mechanical failure, electrical breakdown, bursting, cracking or splitting, and/or electronic circuitry impairment of covered home equipment that results in direct physical damage or loss of function and requires repair or replacement of all or part of the damaged covered home equipment.



### Service Line Protection:

This service provides for "service line failures" to a covered service line. "Service line failure" can be a leak, break, tear, rupture, collapse, or arcing of a covered service line.



### Home Cyber Protection:

This coverage is composed of three components:

1. Cyberattack
2. Cyberextortion
3. Online fraud

### Data Breach Protection:

Pays for costs for an individual to respond to the loss, theft, accidental release, or accidental publication of personally identifying information or personally sensitive information in which you are entrusted.



### Identity Recovery:

This protection covers out-of-pocket expenses, including legal fees for an answer to civil judgment and defense of criminal charges, notary and filing fees, phone, postage, and shipping fees, credit bureau reports, lost wages, child or elder care costs, and mental counseling.

**For more information, or to get a quote, contact an agent or find a Twico agent at: [Twico.com](https://www.twico.com)**



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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:	×	✓

**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.

Limits Provided by Package			
Personal Property Categories	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. Supplemental coverages as shown.

**For more information, or to get a quote, contact an agent or find a Twico agent at: [Twico.com](https://www.twico.com)**



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

	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

## WE'RE HERE FOR YOU. ALWAYS.

For over 20 years we have delivered on our promise of “Our policy is caring.” We know you have many options when choosing an insurance provider, and we are grateful for the opportunity to serve you. With over 300 insurance carriers to choose from, we will work tirelessly to ensure you have the coverage that you need without paying a penny more than you should.

[Contact me today to learn more about how TWFG can assist you.](#)



In Texas & Louisiana  
for Personal Lines



Nationally for  
Personal Lines



Nationally for  
All Lines