Texas product overview

Homeowners

Coverage	Basic form	Special form
Coverage A – dwelling limits	Up to $375,000 (ACV) Up to $500,000 (RCV)*	Up to $750,000 (RCV)*
Coverage B – other structures	Up to 20% of coverage A	Up to 20% of coverage A
Coverage C – personal property	20%-70% Of coverage A	20%-70% Of coverage A
Coverage D– loss of use	Up to 20% of coverage A	Up to 30% of coverage A
Coverage E – personal liability	$25,000 - $500,000	$100,000, $300,000, $500,000
Coverage F – medical payments to others	$500, $1,000	$500, $1,000, $2,000, $5,000
Worldwide property coverage	Up to $1,000	Up to $1,000
Wind hail deductibles (min $1,500)	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%
All other perils deductibles (min $1,500)	1%, $1,500, $2,500, $5,000	1%, $1,500, $2,500, $5,000
Dwelling loss settlement	Extended replacement cost Replacement cost Replacement cost partial Actual cash value	Extended replacement cost Replacement cost Extended replacement cost
Personal property loss settlement	RCV/ACV	RCV/ACV
Theft	Included up to 100% coverage C	Included up to 100% coverage C

Perils insured against

Covered perils	Fire and lightning, explosion, aircraft and vehicles, smoke, windstorm and hail, internal explosion, volcanic eruption, riot or civil commotion, vandalism and malicious mischief and theft	Open perils unless specifically excluded

Additional coverages

Fire department service charge	Max $500	Max $500
Trees, shrubs, plants and lawn coverage	Max $1,000	Max $1,000
Debris removal service	Max 5% of coverage A	Max 5% of coverage A
Homeowners association loss assessment	Max $1,000	Max $1,000

Optional coverages

Sudden and accidental discharge of water or steam	$1,500, $2,500, $5,000, $10,000*	Full coverage included (optional limits available for a reduced premium) $10,000, $15,000, $25,000
Limited water back up	$1,500, $2,500, $5,000	$5,000, $10,000
Limited water coverage - seepage		$5,000, $10,000
Enhanced endorsement	Weight of ice and snow or sleet, freezing, falling objects, collapse, glass	N/a
Additional insured	✓	✓
Animal liability	✓	Full coverage included
Scheduled property	✓	✓
Home-sharing host activities	✓	✓
Building ordinance	10%	10%, 15%, 25%
Foundation coverage		$5,000, $10,000, $15,000, $25,000
Equipment breakdown	✓	✓
Service line**	✓	✓
Golf cart	✓	✓

Optional exclusions

Trampoline exclusion	✓	✓
Swimming pool, spa and pond exclusion	✓	✓
Roof exclusion	✓	✓
Outbuilding exclusion	✓	✓
Solar exclusion	Mandatory	Mandatory
Cosmetic damage exclusion	Mandatory	Mandatory

Special policy available for homes built in or after 1945 with coverage A greater or equal to $150,000 and claims-free.

*Extended replacement cost and replacement cost available on basic policy for homes built in or after 1945.
**Service line may only be purchased in conjunction with equipment breakdown.
To inquire about flood coverage, please contact our Flood department at **flood@nalicogeneral.com**.

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U0076 information updated as of March 2026. U0076

Texas product overview

Dwelling Fire

Coverage	Owner	Seasonal	Landlord	Vacant	Renters
Coverage A – dwelling limits	Up to $375,000 (ACV) Up to $500,000 (RCV)	Up to $375,000 (ACV) Up to $500,000 (RCV)	Up to $375,000 (ACV) Up to $500,000 (RCV)	Up to $200,000	
Coverage B – other structures	Up to 20% of coverage A	Up to 20% of coverage A	Up to 20% of coverage A	Up to 20% of coverage A	
Coverage C – personal property	Up to 50% of coverage A	Up to 50% of coverage A	Up to 10% of coverage A		Up to $25,000
Coverage D – additional living expense	Up to 20% of coverage A	Up to 10% of coverage A			
Coverage E – personal liability	Up to $500,000	Up to $500,000			Up to $100,000
Coverage F – medical payments to others	$500, $1,000	$500, $1,000	$500, $1,000	$500, $1,000	$500
Premises liability – OLT			Up to $500,000	Up to $500,000	
Fair rental value			Up to 20% of coverage A		
Wind hail deductibles (min $1,500)	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%	
All other perils deductibles (min $1,500)	1%, $1,500, $2,500	1%, $1,500, $2,500	1%, $1,500, $2,500	1%, $1,500, $2,500	$500
Dwelling loss settlement	Extended replacement cost Replacement cost Replacement cost partial Actual cash value	Extended replacement cost Replacement cost Replacement cost partial Actual cash value	Extended replacement cost Replacement cost Replacement cost partial Actual cash value	Actual cash value	
Personal property loss settlement	RCV/ACV	RCV/ACV			RCV/ACV
Covered perils	Fire and lightning Fire and extended coverage	Fire and lightning Fire and extended coverage	Fire and lightning Fire and extended coverage	Fire and lightning Fire and extended coverage	

Perils insured against

Fire and lightning, explosion, aircraft and vehicles, smoke, windstorm and hail, internal explosion, volcanic eruption, riot or civil commotion

Additional coverages

Debris removal	✓	✓	✓	✓	
Fire department service charge	Max $500	Max $500	Max $500	Max $500	
Worldwide property coverage	Up to 10% of coverage C	Up to 10% of coverage C			

Optional coverages

Sudden and accidental discharge of water or steam	$1,500, $2,500, $5,000	$1,500, $2,500, $5,000	$1,500, $2,500, $5,000		
Enhanced endorsement	Weight of ice and snow or sleet, freezing, falling objects, collapse, glass	Weight of ice and snow or sleet, freezing, falling objects, collapse, glass	Weight of ice and snow or sleet, freezing, falling objects, collapse, glass		
Limited water backup coverage	$1,500, $2,500, $5,000	$1,500, $2,500, $5,000	$1,500, $2,500, $5,000		
Permitted vacancy endorsement			✓		
Vandalism and malicious mischief	✓	✓	✓		
Building ordinance	Up to $10,000	Up to $10,000			
Replacement cost personal property	✓	✓			✓
Theft	Up to 50% of coverage C				✓
Additional insured	✓	✓	✓	✓	
Animal liability	✓	✓	✓		✓
Equipment breakdown	✓	✓	✓		
Service line**	✓	✓	✓		

Optional exclusions

Trampoline exclusion	✓	✓	✓	✓	
Swimming pool, spa and pond exclusion	✓	✓	✓	✓	
Outbuilding exclusion	✓	✓	✓	✓	
Cosmetic damage to roof exclusion	✓	✓	✓	✓	

*Extended replacement cost and replacement cost available for homes built in or after 1945. **Service line may only be purchased in conjunction with equipment breakdown. To inquire about flood coverage, please contact our Flood department at **flood@nalicogeneral.com**.

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Texas product overview

Manufactured Home

Coverage	Owner	Seasonal	Landlord
Coverage A – dwelling limits*	Up to $150,000 (ACV) up to $300,000 (RCV)	Up to $150,000 (ACV) up to $300,000 (RCV)	Up to $150,000 (ACV) up to $300,000 (RCV)
Coverage B – other structures	Up to 75% of coverage A	Up to 75% of coverage A	Up to 75% of coverage A
Coverage C – personal property	10%-100% Of coverage A	10%-100% Of coverage A	Up to 10% of coverage A
Coverage D – additional living expense	Up to 20% of coverage A	Up to 20% of coverage A	
Coverage E – personal liability	Up to $300,000	Up to $300,000	
Coverage F – medical payments to others	$500, $1,000	$500, $1,000	$500, $1,000
Premises liability – OLT			Up to $300,000
Fair rental value			Up to 10% of coverage A
Wind hail deductibles (min $1,500)	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%	2%, 3%, 4%, 5%
All other perils deductibles (min $1,500)	$1,500, $2,500	$1,500, $2,500	$1,500, $2,500
Dwelling loss settlement	Replacement cost Replacement cost partial Actual cash value	Replacement cost Replacement cost partial Actual cash value	Replacement cost Replacement cost partial Actual cash value
Personal property loss settlement	Replacement cost Actual cash value	Replacement cost Actual cash value	
Covered perils	Comprehensive perils Named perils***	Comprehensive perils Named perils	Comprehensive perils Named perils

Additional coverages

Emergency removal service	Max $1,000	Max $1,000	Max $1,000
Fire department service charge	Max $250	Max $250	Max $250
Trees, shrubs, plants and lawn coverage	Max $200	Max $200	Max $200
Tie down equipment coverage	Max $250	Max $250	Max $250
Food spoilage coverage	Max $500	Max $500	Max $500
Fungi, wet or dry rot bacteria	Max $5,000	Max $5,000	Max $5,000
Debris removal service	Max $500	Max $500	Max $500

Optional coverages

Scheduled personal property	✓	✓	
Replacement cost personal property	✓	✓	
Flood coverage	✓	✓	✓
Additional insured	✓	✓	✓
Limited water – sudden and accidental discharge for named peril policy	✓	✓	✓
Limited water back up or sump overflow	✓	✓	✓
Animal liability	✓	✓	✓
Equipment breakdown	✓	✓	✓
Service line	✓	✓	✓

Optional exclusions

Trampoline exclusion	✓	✓	✓
Swimming pool, spa and pond exclusion	✓	✓	✓
Cosmetic damage to roof exclusion	✓	✓	✓
Outbuilding exclusion	✓	✓	✓

*Replacement cost available for homes 30 years old or newer.
**Service line may only be purchased in conjunction with equipment breakdown.
***Named perils include fire, lightning, theft, windstorm, tornado, hail, internal explosion, explosion, vehicles, smoke, vandalism, malicious mischief, riot, civil commotion, aircraft and volcanic eruption.

To inquire about flood coverage in high-risk zones, please contact our Flood department at **flood@nalicogeneral.com**.