

Homeowners Basic & Basic Plus



Partnered with



Tower Hill
Specialty

Coverages & Options (Texas)

Guidelines	HO1 Basic	HO1 Basic Plus
Age of Home	80 years old or newer	80 years old or newer
Home Value	Max. value is \$250,000 / Min. value \$75,000	Max. value is \$500,000 / Min. value \$75,000
Occupancy Type	Owner & seasonal occupancies	Owner & seasonal occupancies
Coverage	9 Named Perils	18 Named Perils
Liability	Personal Liability included at \$25,000 with option up to \$300,000	Personal Liability included at \$25,000 with option up to \$300,000
Fire Protection Class	Any protection class, including classes 9 & 10	Any protection class, including classes 9 & 10
Personal Property	Named Peril 40% of dwelling limit included	Named Peril + additional coverages; 40% of dwelling limit included with option up to 100%
Prior Claims	Multiple claims acceptable, up to three losses in the past three years	Multiple claims acceptable, up to three losses in the past three years
Loss Settlement	Actual Cash Value	Replacement Cost with Extended Replacement Cost option
Coastal Risks	Accepted; Wind/Hail restrictions apply to risks located within 20 miles of the coastline	Accepted; Wind/Hail restrictions apply to risks located within 20 miles of the coastline

Aspen MGA will consider risks with the following characteristics, based on location and condition. Written through Tower Hill Specialty.



ON THE WEB: AspenMGA.com

POLICY SERVICE PHONE: 888-754-1911 Option 5

POLICY SERVICE FAX: 469-702-5445

CUSTOMER SERVICE EMAIL: Underwriting@AspenMGA.com

