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Texas Auto to trans

Chapter One>Texas Auto Insurance Bas

ins

Chapter 2> Texas Automobile Insu

If you don't own a car, but borrow or rent cars often, you can b

Chapter 3>

Texas Automobile Insur o

convictions.

Driver C: Single female under age 21 with no at-fault accidents or major traffic convictions.

Driver D: Male or female over age 64 with no at-fault accidents or major traffic convictions who drives for pleasure and errand

Chapter 4> Texas H

(3) Medical Payments Home Insurance Policy Coverage

Medical payments coverage pays if someone outside your home or household is injured at your home regardless of fault and pays for reasonable medical expenses. In limited circumstances, Medical Payments may pay if you are involved in the injury

Typical Texas Homeowners Form A

Fire and lightning

Aircraft & vehicles Earthquakes

Vandalism and malicious mischief

Theft

Explosion

Riot and civil commotion

Smoke

Windstorm, hurricane, and hail

Sudden and accidental death, disability, and expense

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~~insurance renewal policies~~ Home Insurers can change the termwa

- Multiple-p

- You stop paying insurance premiums,
- Have been convicted of a crime increasing the insurance hazard,
- Have breached the insurance contract,
- Have acted fraudulently or

Chapter 5> Texas Homeowners Insurance

Coverage (a) Tj 8.64 0 Td (e) Tj 8.88 0 Td (r) 0 Td (r) Tj 6.24 0 Td (s) Tj 8.8 0 T

someone. A basic homeowners policy pays \$500 in medical bills. You can pay extra and get up to \$5,000 in medical payments coverage.

Loss of use - Pays living expenses if your home is too damaged to live in during repairs. The most common policy pays

coverage than the base HO-A policy but less coverage than an HO-B. HO-A amended policies are not standardized. Coverage provided by these policies may differ by company.

HO-B policies provide replacement cost coverage for most types of damage, except those specifically excluded in the policy. The HO-B is a standardized Texas policy.

HO-C policies provide the most extensive coverage, but they are more expensive than other types of policies. The HO-C is a standardized Texas policy.

What Homeowners Policies Do and Don't Cover

Most Policies Cover Losses

policy or ask your agent whether your policy

**Chapter 6> Texas Homeowners Insurance
Rate Guide**

companies that the Commissioner of Insurance has approved for sale in Texas. Coverage provided by these policies may differ considerably from one another.

The rates listed in this rate guide are for the type of policy that a particular company says it is m

content and does not endorse this publication in any way.

Complaint Index

How each company's consumer complaints compare to the average, with an index of 1.00 as average. Below 1.00 means fewer complaints than average. Ab

The amount of coverage of coverage

Chapter 7> Texas Renters Insurance Guide

A Guide to Purcha

If a company offers you a pol

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For more information, contact the

of providing only deat

build any cash value. If you buy a cash value policy, try to continue your premium

money, particularly in the purchase of cash value policies

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Most people buy ale 912.85.0692(6)T(5)52.060 (Telij(5)5450520(1)T(5)0420760(1)T(5)475.520(M)T(2)T(5)0520(6)T(5)520