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Office of Public Insurance Counsel

http://www.opic.state.tx.us/hoic.php

Insurance Plus

https://www.insuranceplus.org

Updated HTML Guide ->

Comparisons

coverages	Standard HO-A (Texas Department of Insurance promulgated form- can be used by any company)	Standard HO-B (Texas Department of Insurance promulgated form- can be used by any company)	Standard HO-C (Texas Department of Insurance promulgated form- can be used by any company)
Type of Coverage			
Dwelling	Named Perils	ALL risks	ALL risks
Personal Property	Named Perils	Named Perils	ALL risks
Water Damage			
Sudden and Accidental discharge or overflow of water or steam from a plumbing, heating, air conditioning system	NO	YES	YES
Continuous or Repeated leakage from plumbing, heating, air conditioning	NO	YES	YES
Backup of sewers/drains	NO	YES	YES
Freezing of plumbing or heating system	NO	YES certain precautions must be taken by insured if property is unoccupied	YES certain precautions must be taken by insured if property is unoccupied
Flood/Surface water	NO Flood Insurance can be obtained through FEMA and the National Flood Insurance Program (NFIP). Their website is http://www.fema.gov/nfip	NO Flood Insurance can be obtained through FEMA and the National Flood Insurance Program (NFIP). Their website is http://www.fema.gov/nfip	NO Flood Insurance can be obtained through FEMA and the National Flood Insurance Program (NFIP). Their website is http://www.fema.gov/nfip
Mold			
Mold, Fungi or Other Microbes	LIMITED to ensuing mold damage resulting from sudden and accidental water damage caused by the covered perils named in the policy. Sudden and accidental includes a physical loss that is hidden or concelaed for a period of time until it is detected. Any hidden or concealed damge must be reported within 30 days of its detection.	YES Only if the mold is on property physically damaged by sudden and accidental water or steam. This includes hidden and concealed damage that is reported within 30 days of detection.	YES Only if the mold is on property physically damaged by sudden and accidental water or steam. This includes hidden and concealed damage that is reported within 30 days of detection.
Cost of Testing, Remediation, and Living Expenses due to Mold, Fungi or Other Microbes	NO but an endorsement must be offered to provide coverage up to the policy limits for these costs. PLEASE NOTE: This additional mold coverage applies ONLY to those perils named in the base policy: 1. fire and lightening 2. sudden and accidental damage from smoke 3. windstorm, hurricane, and hail 4. Explosion 5. Aircraft and vehicles 6. vandalism and malicious	NO however, an endorsement must be offered to provide coverage up to the policy limits for these costs. 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 mold coverage (see coverage description under Mold, Fungi or Other Microbes for further explaination)	NO but an endorsement must be offered to provide coverage up to the policy limits for these costs.

	mischief 7. riot and civil comotion 8. theft		
Other Perils Covered			
Damage to Foundation/Slab	NO	YES If damage results from a covered water leak	YES If damage results from a covered water leak
Falling Objects, including Trees	NO	YES	YES
Weight of Ice, Snow and Sleet	NO	YES	YES
Collapse	NO	YES unless caused by earth movement	YES unless caused by earth movement
Damage by Animals (PLEASE NOTE: Companies do not generally cover damage from birds, vermin, rodents, or insects)	NO	YES unless owned or kept by insured or occupant	YES unless owned or kept by insured or occupant
Glass Breakage -Dwelling applies to glass that is part of the building	NO	YES	YES
Damage by Vehicles	YES unless vehicle is owned or operated by occupant	YES	YES
Damage resulting from Deterioration	NO	YES any resulting loss from deterioration unless the resulting loss is already excluded from the policy. Damage consisting of the deterioration is not covered	YES Damage resulting from deterioration is covered. Damage consisting of deterioration is not covered
Damage resulting from Construction Defects	NO	YES any resulting loss from construction defect unless the resulting loss is already excluded from the policy. Damage consisting of the construction defect is not coveredcovered.	YES Damage resulting from construction defect is covered. Damage consisting of the construction defect is not covered
Additional Living Expenses (ALE) for perils other than mold	10% of the dwelling limit	20% of the dwelling limit of liability	20% of the dwelling limit of liability
Claims Settlement			
Dwelling	Actual Cash Value	Replacement Cost	Replacement Cost
Personal Property	Actual Cash Value	Actual Cash Value Replacement cost can be added by endorsement	Actual Cash Value Replacement cost can be added by endorsement

Prefer an easier-to-read web version?

View the updated Texas Homeowners Policy Forms Comparison online.