



RESIDENTIAL

Coverage Option	Policy/Endorsement	Coverage Description
Loss Settlement		
Replacement Cost	SafePoint Dwelling Policy	If at the time of loss, the total amount of insurance applicable to a dwelling is equal to 80 percent or more of the full replacement cost of the dwelling, coverage includes the full cost of repair or replacement, without a deduction for depreciation.
Actual Cash Value	SafePoint Dwelling Policy	If at the time of loss, the total amount of insurance applicable to a dwelling is equal to less than 80 percent of the full replacement cost of the dwelling, coverage may not exceed the replacement cost of the part of the dwelling that is damaged or destroyed, less depreciation.
Actual Cash Value Roof	SafePoint SIC TX W400	By endorsement, coverage for specified roof(s) is limited to actual cash value.
Optional Coverages		
Indirect (Consequential) Loss	SafePoint Dwelling Policy	Included, the policy provides up to a maximum of \$500 of coverage to pay for certain covered real or personal property owned by an insured that is damaged due to changes in temperature after a covered loss occurrence.
Additional Living Expense (ALE)	SafePoint SIC TX W310	By endorsement, coverage is extended to include additional living expenses up to 20% of the dwelling limit.
Wind-Driven Rain	SafePoint SIC TX W320	By endorsement, coverage is extended to loss to the dwelling and personal property caused by wind-driven rain.
Replacement Cost Coverage Personal Property	SafePoint SIC TX W365	By endorsement, provides replacement cost coverage on residential personal property
Increased Cost of Construction	SafePoint SIC TX W431	By endorsement, coverage is extended to include the increased costs incurred due to the enforcement of any ordinance or law related to the construction, demolition or repair of a

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