

# Protecting Your Greatest Investment

The GeoVera HO-B Homeowners Insurance Policy offers broad coverage not available from most insurance companies. Our homeowners policy is competitively priced to provide affordable coverage for your home and contents, offering you the peace of mind and security you deserve.

## More Security. More Value.

GeoVera's HO-B Policy provides all risk coverage for the dwelling and named perils coverage for contents.

Dwelling Extended Replacement Cost Coverage, up to 125% of Coverage A (the insured value of the dwelling), is also included at no additional cost.



## Homeowners Insurance doesn't have to be complicated.

By leveraging the power of the most advanced technology available in the insurance industry, we can offer affordable protection while providing outstanding service.

With GeoVera, you have the ability to report a claim 24/7! Our experienced claims professionals are specialists in homeowners property insurance and are dedicated to provide industry leading service.

PLACE  
STAMP  
HERE



## Texas HO-B Homeowners Policy

Security

Value





## Who is GeoVera Insurance Company?

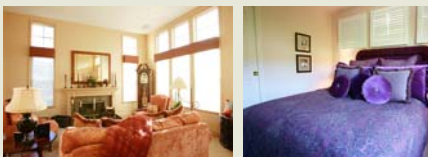
GeoVera Insurance Company is a market leader in providing innovative, competitively priced residential insurance products. Due to a growing demand for additional residential insurance products, GeoVera has added an HO-B homeowner's product for Texas in 2006.

### Homeowners Coverage from a Company you can trust.

GeoVera consistently receives top marks from one of the insurance industry's principal rating agencies: "A-" (Excellent) for operating performance and overall financial strength.



GeoVera Insurance Company is a wholly owned subsidiary of GeoVera Holdings, Inc. and is headquartered in Fairfield, California.



## How does Your Current Homeowners Policy Stack Up?

The HO-A and HO-B forms are the two most common standard policies for Texas homeowners. Use the Coverage Comparison Chart below to compare the differences between the HO-A and HO-B policies versus your current homeowners policy.

	Standard HO-A Policy	GeoVera's HO-B Policy	Your Policy
<b>TYPE OF COVERAGE:</b>			
Dwelling	<b>Named Perils</b>	<b>ALL Risk</b>	
Personal Property	<b>Named Perils</b>	<b>Named Perils</b>	
<b>WATER DAMAGE:</b>			
Sudden and Accidental Leaking from Plumbing, Heating, Air Conditioning	<b>NO</b>	<b>YES</b>	
Backup of Sewers/Drains	<b>NO</b>	<b>YES</b>	
Freezing of Plumbing or Heating System	<b>NO</b>	<b>YES</b> Certain precautions must be taken by insured if property is unoccupied.	
<b>MOLD:</b>			
Mold, Fungi or Other Microbes	<b>LIMITED</b> to damage resulting from covered perils named in the policy.	<b>YES</b> Only if the mold is on property physically damaged by sudden and accidental water or steam, including 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	<b>Available by endorsement</b> limited to Named Perils	<b>Available by endorsement</b>	
<b>OTHER PERILS:</b>			
Damage to Foundation/Slab	<b>NO</b>	<b>YES</b> If damage results from a covered water leak.	
Falling Objects, Including Trees	<b>NO</b>	<b>YES</b>	
Weight of Ice, Snow and Sleet	<b>NO</b>	<b>YES</b>	
Collapse	<b>NO</b>	<b>YES</b> Unless caused by earth movement.	
Glass Breakage—Dwelling applies to glass that is part of the building	<b>NO</b>	<b>YES</b>	
<b>Policy Limits:</b>			
Dwelling	<b>Actual Cash Value</b>	<b>Replacement Cost</b>	
Personal Property	<b>Minimum 40%</b> of dwelling limit of liability	<b>60%</b> of dwelling limit of liability	
Medical Payments to Others	<b>Minimum \$500</b>	<b>\$2,000</b> (can increase to \$5,000)	
Additional Living Expenses for Perils other than Mold	<b>10%</b> of the dwelling limit of liability	<b>20%</b> of dwelling limit of liability	

This brochure is not an insurance policy. Actual coverage provided would be governed by the language of the policy or certificate of insurance issued. Exclusions apply.