



LET'S BE HONEST

Homeowners insurance is more than just a must-have. It's a security blanket that should create warmth by covering every nook and cranny, every "what if" and "what now." That's why twico® makes certain that the unforeseen never leaves you unprepared.

What protection does twico offer?

Most people rarely stop to think about the amount of coverage they have, or what it means, until they actually need it. But twico believes people are greater than policies. To prove it, we offer plainspoken solutions customized to fit you to a tee.

Check out our honest-to-goodness explanations of how we can help you protect you and your home.

PART I: PROPERTY PROTECTION



Dwelling

At twico, we offer protection as a result of damage to the structure of your home including fixtures, plumbing and heating due to a covered loss such as fire or hail storm damage. It does not cover the normal wear and tear of your home or maintenance-related problems. You need enough coverage for the cost of rebuilding or repairing your home, less the cost of the land. Determining this new replacement can be somewhat complex, but we can assist with this process.



Other Structures

Coverage with twico includes detached structures such as a garage, garden shed, and fixtures attached to land such as a driveway, sidewalks, patio, fence, swimming pool, etc.



Personal Property

twico covers the contents and personal items in your home such as furniture, clothing, sporting goods, etc. This also extends to your personal belongings anywhere in the world, up to a maximum value per item.

We recommend insuring your personal property for its replacement cost value. The longer you own your belongings, the less value they hold. Replacement cost value ensures that you can replace yesterday's purchases at today's prices.



Loss of Use

In the event that a covered loss such as fire forces you from your home, Loss of Use provides a safety net for additional expenses over and above your normal living expenses while you are unable to live in your home, up to the policy limit. And twico offers coverage for loss of use.

PART II: LIABILITY TO OTHERS

The Liability to Others portion of twico's HO-3 policy covers you against lawsuits for bodily injury or property damage that you or family members may cause to other people. It pays for both the cost of litigation and court awards, up to the limit of your policy. It also covers you at home or away.

If a visitor is injured in your home, medical payments coverage allows the person to submit medical bills directly to your insurance company. The benefit is that expenses are paid to the injured person up to the policy limit without a liability claim being filed against you.

ADDITIONAL CONSIDERATIONS

What about disasters?

Our twico HO-3 policy covers damage caused by most disasters, but floods and earthquakes are excluded. Upon request, we can provide coverage information about each.

Vacant Property

If your home is left vacant due to a move or new construction, you are vulnerable to claims for loss from vandalism and other mishaps. Please check with our agency to learn more about the coverage options available.

We specialize in providing homeowners insurance solutions so you can get back to the business of living, knowing one of your largest assets is protected. Visit us at twico.com to find an agent or to learn more about all of our personal risk management solutions for your home, auto and life.



Let's be honest. You want to save money.

You can reduce your premium by up to 50% with twico. It's entirely possible. Just let us know about that new roof, the alarm system you had installed or even if your background includes military service. You could qualify for a number of valuable discounts that will put more money back in your pocket.

- Ask about our multi-policy discounts
- Invest in a home security system
- Update exterior locks to dead bolts
- Install smoke alarms
- Consider raising your deductible
- Select to receive documents via email
- Ask about our affinity discounts (teacher, fireman, clergy, etc.)

twico peace-of-mind

Ask your agent about coverage that will:

- Completely rebuild your house in the event it is destroyed by fire or other insured disaster
- Replace everything in the house
- Protect your liability in case someone is injured on your property

Consider additional coverages based on your unique risks such as:

- Extended or guaranteed replacement cost for the structure
- Guaranteed replacement cost on personal property
- Sewer and drain backups
- An inflation-guard clause, which automatically adjusts annually to the construction costs in your area
- Dog liability buyback