Side by Side Comparison Example

Dwelling Policy

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| TWIA | Filed Form | Difference |
| 1. The dwelling on the described location shown in the  Declarations, used principally for dwelling purposes, including structures attached to the dwelling, unless listed in the PROPERTY NOT COVERED section of the policy. | 1. The dwelling on the described location shown in the  Declarations, used principally for dwelling purposes, including structures attached to the dwelling, unless listed in the PROPERTY NOT COVERED section of the policy. | Same |
|  |  |  |
| Exclusions  The following exclusions apply to loss to covered property: | Exclusions  We do not insure for any loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other  cause or event contributing concurrently or in any sequence to the loss. The following exclusions apply to loss to covered property: | The TWIA policy doesn’t include the anti-concurrent causation language. |
|  |  |  |
| Conditions  10. Limited Judicial Remedies  Your access to judicial review of our decisions under this policy is limited by statute.   1. You may not bring a private lawsuit against us, our agent or representative under Ch. 541 (concerning unfair methods of competition and unfair or deceptive acts or practices) or 542 (concerning processing and settlement of claims), Texas Insurance Code. Subchapter L-1, Ch.2210, Texas Insurance Code provides the exclusive remedies for claims against us, our agent or our representative. | N/A | The provisions of Subchapter L-1, Chapter 2210, apply exclusively to TWIA. The filed form does not include a corresponding provision. |