

TWIA Coverage Comparison



FEATURES	TWIA	MAISON
Coverage A Limit	\$1,000,000	\$1,000,000
Replacement Cost (Structure)	✓	✓
Replacement Cost (Contents)	✓	✓
Replacement Cost (Roof)	✓	Up to 15 years old.
Deductibles	\$100, \$200, 1%	\$100, \$250 , 1%
Optional Large Deductibles	1.5%, 2%, 2.5%, 3%, 4%, 5%	1.5%, 2%, 2.5%, 3%, 4%, 5%

ENDORSEMENTS	TWIA	MAISON
Additional Living Expense	✓	✓
Indirect Loss	✓	✓
Wind-Driven Rain	✓	✓
Increased Cost Of Construction	✓	✓
Builder's Risk	✓	

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CLAIM HANDLING	TWIA	MAISON
Claim Filing allowed within 12 Months from Date of Loss	Extension of up to 180 days available.	Unlimited Extension available by demonstrating good cause.
Insurer's Request for Additional Information	Within 30 days of the date a claim is filed.	Within 15 days of the date a claim is filed.
Acceptance or Denial of a Claim	Within 60 days of receiving the claim or any additional requested information.	Within 15 days of receiving any additional information. (30 days if Arson suspected)
Payment After Notification that Claim will be Paid, Partially Paid, or Additional Information is Received	Within 10 Days of Coverage Determination.	Within 5 Days of Coverage Determination.
Disputes Resolved via Appraisal	✓	✓

FEATURES	TWIA	MAISON
Payment Plans	Single pay or outside premium financing.	Multiple payment plans available. Premium financing also accepted.
Automatic Renewal	N/A	Renewal offers automatically generated and sent to the Insured.
24/7 Customer Service Online	N/A	Online payment options, policyholder support.