

Offering Solutions for Coverage Gaps

Let Coastal fill your coverage gaps and provide peace of mind

If your coverage is currently in the Texas residual market – your retail agent can assist you in choosing coverages from the Specialty a la Carte program to round out your insurance portfolio. Additional coverages include:

- **1-4 Family Dwelling Liability Coverage (premises liability)** - if the underlying policy does not have any liability coverage (example Dwelling Fire excluding liability), this would provide premises liability for the property. Available for individually owned residential homes/units as well as those owned in a Trust, LLC, or Corporation.
- **Excess Personal Liability Coverage** - an additional \$200,000, \$400,000, \$700,000, or \$900,000 liability coverage that would be in addition to the liability coverage provided by the underlying policy.
- **Limited Water Coverage** - \$10,000 coverage excess over the coverage provided in the underlying policy.
- **Water Backup and Sump Discharge or Overflow Coverage** - \$10,000 coverage. Primary coverage if not included in the underlying policy, excess coverage if the underlying policy does provide this coverage
- **Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage** - \$25,000 coverage. Primary coverage if not included in the underlying policy, excess coverage if the underlying policy does provide this coverage
- **Loss Assessment Coverage** - \$5,000 or \$10,000 coverage - Excess coverage over what is provided in the underlying policy.
- **Personal Injury Liability Coverage** - this coverage can be added if the underlying policy does not include it. This is coverage for things such as libel, slander, etc.
- **Solar Panel 1-4 Family Dwelling Liability** - provides \$1,000,000 coverage for homes that have solar panels installed where the electric company needs an additional insured endorsement.
- **Electric Vehicle Charging Stations 1-4 Family Liability** - provides \$1,000,000 coverage for homes (condos) with an EV charging station where the HOA/COA needs an additional insured endorsement.
- **Animal Related Personal Liability Coverage** - can include either \$25,000 or \$50,000 coverage for domestic dogs, cats, or birds if this coverage is excluded by the underlying policy. (NOTE - we do have an aggressive dog breed list which is not eligible for coverage.
- **Personal Articles (Floater) Coverage** - provides all-risk coverage with \$0 deductible options for your valuable personal items. Offering coverage for a broad range of classes to include jewelry, fine art, furs, collectible items, handbags, coins/bullion, musical instruments and more. Appraisals are only required for items valued \$25,000+.

Visit our website for exact terms, conditions, limitations, exclusions and pricing

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