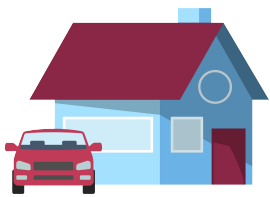




THE LIBERTY ENDORSEMENT



The Liberty Endorsement provides the most comprehensive package of coverage features and enhancements available from TPC for our HO3,

HO5, and HO6 products. Add the Liberty Endorsement to bring a higher degree of confidence and security to the Homeowners policy in the event of a loss from an expanded menu of perils. Available in all states.

Typical Loss Examples



Water Back Up Coverage

During a major storm, the power goes out for several days and the sump pump doesn't function. Water backs up from the sump pump line and causes damage to walls, floor coverings, and personal property.

Amount of Loss: \$8,750



Equipment Breakdown

The central air conditioning system experiences an electrical short and malfunctions on a hot summer day as a result.

A/C Repair Cost: \$3,675

Coverage Details

What Does it Cover?

- Replacement Cost Coverage for Personal Property
- Extended Replacement Cost Coverage up to 150% of Dwelling Limit
- Deductible Waiver on Total Losses
- Personal Injury Coverage up to Policy Liability Limits
- Equipment Breakdown of up to \$50,000
- Personal Cyber Coverage of \$5,000
- Water Back-Up of Sewers and Drains up to \$10,000

Limits Extended For:

- Theft of Silverware, Goldware and Pewterware - \$4,000
- Theft of Jewelry, Watches, Furs, and Semi-precious Stones - \$3,000
- Watercraft, including Trailers and Equipment - \$2,500
- Loss Assessment - \$2,500
- Securities, Accounts and Deeds - \$2,000
- Trailers not used for Watercraft - \$2,000
- Fire Department Service Charges - \$750
- Money, Bank Notes and Gold - \$500
- Pet Coverage - \$500

