

Texas FRO vs. Travelers ISO

This comparison of the Texas FRO and Travelers Agribusiness products is for informational purposes only. All statements herein are subject to provisions, exclusions and conditions of the applicable policy. *For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual qualification.

Texas FRO			Travelers ISO		
\$750 Minimum Policy Premium			\$750 Minimum Policy Premium	(This Applies to Property and / or GL)	
Minimum Limits of Insurance		FCPL	Minimum Limits of Insurance		FCPL / CGL
\$50,000 Main Dwelling		\$1,000,000	\$50,000 Main Dwelling		1,000,000 / 2,000,000 Agg Occurance
Deductibles			Deductibles		
1%, 2% 250, 500, 1000			\$500, \$1000, \$2500, \$5000, \$7500, \$10000, \$25000		

Texas FRO-B

vs.

Travelers ISO

Texas Form	Settlement	Coverage	Travelers ISO Policy Plan	Settlement	Coverage	ISO Forms
FRO - B			Farm Combination (715)		RC - Dwelling ACV - Personal Property Special / Broad	FP 00 12 01 98 / FL 00 20 01 98
Dwelling	Replacement Cost	All-Risk* (Unless the Loss is Excluded)	Dwelling	Replacement Cost	Special* (Risks of Direct Physical Loss unless the Loss is Excluded)	
Personal Property, Farm Building & Scheduled Farm Property	ACV	Perils Insured Against*:	Personal Property, Farm Building & Scheduled Farm Property	ACV	Broad* (includes Basic coverage):	
		Fire & Lightning			Fire & Lightning	
		Sudden & Accidental Damage from Smoke			Smoke	
		Windstorm, Hurricane & Hail			Windstorm or Hail	
		Explosion			Explosion	
		Aircraft & Vehicles			Aircraft & Vehicles	
		Vandalism and Malicious Mischief			Vandalism	
		Riot and Civil Commotion			Riot and Civil Commotion	
		Collapse of Building			Weight of Ice, Snow or Sleet	
		Accidental Discharge, Leakage or Overflow of Water or Steam			Accidental Discharge or Leakage of Water	
					Sudden and Accidental Tearing Apart ... of a Steam or Hot Water Heating System	
		Falling objects			Falling Objects	
		Freezing			Freezing	
		Theft			Theft	
					Sinkhole Collapse	
					Volcanic Action	
					Collision (Covered Farm Machinery, Livestock or other Farm Personal Property)	
					Earthquake Loss to "Livestock"	
					Flood Loss to "Livestock"	
					Electrocution of Covered Livestock	
					Attacks on Covered Livestock by Dogs or Wild Animals	
					Accidental Shooting of Covered Livestock	
					Drowning of Covered Livestock	
					Loading / Unloading Accidents Resulting in Death to a Covered Livestock	
					Breakage of Glass	
					Sudden and Accidental Damage from Artificially Generated Electrical Current	

Texas FRO-A			vs.	Travelers ISO			
Texas Form	Settlement	Coverage		Travelers ISO Policy Plan	Settlement	Coverage	ISO Forms
FRO - A				Farm Combination (715)			FP 00 12 01 98 / FL 00 20 01 98
Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Perils Insured Against*:		Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Perils Insured Against*: Basic	
		Fire & Lightning				Fire & Lightning	
		Sudden & Accidental Damage from Smoke				Smoke	
		Windstorm, Hurricane & Hail				Windstorm or Hail	
		Explosion				Explosion	
		Aircraft & Vehicles				Aircraft & Vehicles	
		Vandalism and Malicious Mischief				Vandalism	
		Riot and Civil Commotion				Riot and Civil Commotion	
		Theft				Theft	
						Sinkhole Collapse	
						Volcanic Action	
						Collision or Overturn (Covered Farm Machinery, Livestock other Farm Personal Property)	
						Earthquake Loss to "Livestock"	
						Flood Loss to "Livestock"	
TFR-1			vs.	Travelers ISO			
TFR - 1 (Property Only)				Other than Farm Combination (700)			FP 00 12 01 98 / FP 00 13 01 98 / FP 00 14 01 98
Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Perils Insured Against*:		Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Perils Insured Against*: Basic	
		Fire & Lightning				Fire & Lightning	
		Sudden & Accidental Damage from Smoke				Smoke	
		Windstorm, Hurricane & Hail				Windstorm or Hail	
		Explosion				Explosion	
		Aircraft & Vehicles				Aircraft & Vehicles	
		Vandalism and Malicious Mischief				Vandalism	
		Riot and Civil Commotion				Riot and Civil Commotion	
						Theft	
						Sinkhole Collapse	
						Volcanic Action	
						Collision or Overturn (Covered Farm Machinery, Livestock other Farm Personal Property)	
						Earthquake Loss to "Livestock"	
						Flood Loss to "Livestock"	

TFR-2			vs.	Travelers ISO			
Texas Form	Settlement	Coverage		Travelers ISO Policy Plan	Settlement	Coverage	ISO Forms
TFR - 2 (Property Only)				Other than Farm Combination (700)			FP 00 12 01 98 / FP 00 13 01 98 / FP 00 14 01 98
Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Perils Insured Against*:		Dwelling, Personal Property, Farm Buildings & Scheduled Farm Property	ACV	Broad* (Includes Basic Coverage):	
		Fire & Lightning				Fire & Lightning	
		Sudden & Accidental Damage from Smoke				Smoke	
		Windstorm, Hurricane & Hail				Windstorm or Hail	
		Explosion				Explosion	
		Aircraft & Vehicles				Aircraft & Vehicles	
		Riot and Civil Commotion				Riot and Civil Commotion	
		Collapse of Building				Weight of Ice, Snow or Sleet	
		Accidental Discharge, Leakage or Overflow of Water or Steam				Accidental Discharge or Leakage of Water	
						Sudden and Accidental Tearing Apart ...of a Steam or Hot Water Heating System	
		Freezing				Freezing	
		Breakage of Glass				Breakage of Glass	
		Falling objects				Falling Objects	
		Vandalism and Malicious Mischief				Vandalism	
						Theft	
						Sinkhole Collapse	
						Volcanic Action	
						Collision (Covered Farm Machinery, Livestock other Farm Personal Property)	
						Earthquake Loss to "Livestock"	
						Flood Loss to "Livestock"	
						Electrocution of Covered Livestock	
						Attacks on Covered Livestock by Dogs or Wild Animals	
						Accidental Shooting of Covered Livestock	
						Drowning of Covered Livestock	
						Loading / Unloading Accidents Resulting in Death to a Covered Livestock	
						Sudden and Accidental Damage from Artificially Generated Electrical Current	

TFR-3			vs.	Travelers ISO			
Texas Form	Settlement	Coverage		Travelers ISO Policy Plan	Settlement	Coverage	ISO Forms
TFR - 3 (Property Only)				Other than Farm Combination (700)			FP 00 12 01 98 / FP 00 13 01 98 / FP 00 14 01 98
Dwelling	Replacement Cost	All-Risk* (Unless the loss is excluded)		Dwelling	Replacement Cost	Special* (Risks of Direct Physical Loss unless the Loss is Excluded)	
Personal Property, Farm Buildings & Farm Property Schedule	ACV	Perils Insured Against*:		Personal Property, Farm Buildings & Farm Property Schedule	ACV	Broad* (includes Basic coverage):	
		Fire & Lightning				Fire & Lightning	
		Sudden & Accidental Damage from Smoke				Smoke	
		Windstorm, Hurricane & Hail				Windstorm or Hail	
		Explosion				Explosion	
		Aircraft & Vehicles				Aircraft & Vehicles	
		Riot and Civil Commotion				Riot and Civil Commotion	
		Vandalism and Malicious Mischief				Vandalism	
		Collapse of Building				Weight of Ice, Snow or Sleet	
		Accidental Discharge, Leakage or Overflow of Water or Steam				Accidental Discharge or Leakage of Water	
						Sudden and Accidental Tearing Apart ... of a Steam or Hot Water Heating System	
		Falling objects				Falling Objects	
		Freezing				Freezing	
						Breakage of Glass	
						Theft	
						Sinkhole Collapse	
						Volcanic Action	
						Collision (Covered Farm Machinery, Livestock or Other Farm Personal Property)	
						Earthquake Loss to "Livestock"	
						Flood Loss to "Livestock"	
						Electrocution of Covered Livestock	
						Attacks on Covered Livestock by Dogs or Wild Animals	
						Accidental Shooting of Covered Livestock	
						Drowning of Covered Livestock	
						Loading / Unloading Accidents Resulting in Death to a Covered Livestock	
						Sudden and Accidental Damage from Artificially Generated Electrical Current	

FRO Endorsements			vs.	ISO Endorsements			
Texas Endorsements	Settlement	Coverage		Title	Settlement	Coverage	ISO Forms
FRO - 401	Replacement Cost	Personal Property		Replacement of Personal Property	Replacement Cost	RC - Personal Property	FP 04 36 01 98
FRO - 405	ACV or Specified Limit for Schedule	Residence Glass Coverage / Scheduled Residence Glass		Scheduled Glass Coverage Only	ACV or Specified Limit	Scheduled Glass Coverage	FP 04 67 01 98
FRO - 410		Increase Limits on Jewelry, Watches and Furs to Limit Shown		Increase Limits on Jewelry, Watches & Furs		Household Personal Property Special Limits Increases	FP T9 06 02 03
FRO - 420	Specified Limit	TV & Radio Antenna, No Deductible		TV / Radio Antenna Coverage	Specified Limit	Structures / Outbuildings Coverage G *Minimum \$100 Deductible	FP 00 14 01 98
FRO-426	Specified Limit	Personal Computer Coverage		Texas Farm Computer Coverage	Specified Limit with 20% of Hardware Limit Provided for Media and Records - Higher Limits Available for a Charge	Special* (Risks of Direct Physical Loss unless the Loss is Excluded)	FP 04 58 08 99
FRO - 440		Wind Storm, Hurricane & Hail Exclusion		Wind Storm Hail, Hurricane & Exclusion Agreement		Optional Named Peril Exclusion	FP 10 25 11 00
FRO - 459		Scheduled Farm & Ranch Property		Scheduled Farm & Ranch Property		Refer to Texas ISO Form	FP 00 14 01 98
FRO - 460		Scheduled Personal Property		Scheduled Personal Property		Refer to Texas ISO Form	FP T3 06 04 98
FRO - 500		Mandatory Farm & Ranch Endorsement		Multiple Coverage Options		Refer to Texas ISO Forms	
FRO - 501		Personal Injury Coverage		Personal Injury Coverage		Automatically covered as part of Farm Combination (715). Available as optional coverage for Other than Farm Combination (700) GL policies. *Eliminate Exclusion not available.	FL 00 20 01 98 / CG 00 01 10 01
TFR - 071 Mobile Agri Mach & Equip Coverage.	Specified Limit	All-Risk* (Unless the loss is excluded)		Farm Personal Property - Scheduled Coverage. E	Specified Limit	Special* (Risks of Direct Physical Loss unless the Loss is Excluded) Deductible Applies	FP 00 13 01 98