lilypad

RESIDENTIAL ENDORSEMENT

Lotus Packages

Lilypad Insurance is excited to introduce new product packages and updates effective October 3, 2024, to our Homeowners (HO) and Dwelling Property (DP) products.



AVAILABLE IN

Louisiana | Texas

Curated coverage, ready to endorse

Each Lotus package bundles commonly endorsed coverages for Louisiana policies — so the protections homeowners ask for most are built right in.

HOMEOWNERS (HO)

Lotus Package

A number of commonly endorsed coverages for Louisiana policies, in one bundle.

- **Home Systems Protection** $50,000
  Equipment breakdown on systems under 15 years; $1,500 for older systems. $500 deductible.
- **Service Line Coverage** $10,000
  Homes under 50 years; $2,500 for homes 50 years and older. $500 deductible.
- **Home Cyber Protection** $25,000
  Coverage for Cyber Attack, Cyber Extortion, and Online Fraud.
- **Additional Coverages**
  Personal Property Replacement Cost, Additional Coverage A (homes under 50 years), Water Backup, Personal Injury, Loss Assessment, and others.

Home Systems, Service Line & Cyber coverages provided by Hartford Steam Boiler (HSB).

HOMEOWNERS (HO) MOST COVERAGE

Lotus Plus Package

Everything in the Lotus Package, with enhanced limits and added protections.

- **Includes all Lotus Package coverages**

- **Home Systems Protection** $100,000
  Increased equipment breakdown coverage limit.
- **Expanded Home Cyber Protection**
  Adds Data Breach, Cyberbullying, and Social Media Income Interruption.
- **Ordinance or Law** 75% Cov. C
  Coverage C limit included.
- **Higher limits throughout**
  Several additional limit increases compared to the Lotus Package.

DWELLING PROPERTY (DP)

Lotus Package

Most of the same coverages as the Lotus Package for Homeowners, with a few changes.

DP-SPECIFIC INCLUSIONS

- **Ordinance or Law** 30% Cov. D/E
- **Limited Theft**

NOT INCLUDED IN THIS PACKAGE

- Personal Injury
- Additional Coverage A
- Home Cyber Protection

All other Lotus Homeowners coverages carry over to this package.

Learn more about this product and many more at lilypadins.com

© 2026 Lilypad Insurance Holdings Inc. All rights reserved. Coverage is provided by Lilypad National Insurance Company (NAIC #17563) in Louisiana and Centauri Specialty Insurance Company (NAIC #12573) in Alabama, Florida, Hawaii, Louisiana, Mississippi, North Carolina, South Carolina, and Texas. Policies in all states in which we write business, except Hawaii, are marketed, distributed, and serviced by Arbol National Insurance Managers Inc., a licensed managing general agency. All descriptions or highlights of the insurance being provided or offered are for general informational purposes only and do not amend, alter, or modify the actual terms or conditions of an insurance policy. Availability and qualification for coverage, terms, rates, and discounts may vary by jurisdiction.