

Renters/Tenants Policy



Coverages & Options AZ & SC

Guidelines	Tenant HO-4
<i>Occupancy Type</i>	Individuals renting a residence from the owner of the residence
<i>Personal Liability</i>	Up to \$300,000
<i>Loss Settlement</i>	Actual Cash Value with Replacement Cost available
<i>Personal Property Coverage</i>	Up to \$100,000 without the need for prior underwriting approval
<i>Fire PC</i>	All protection classes accepted (including PTC 9 & 10)
<i>Optional Coverages</i>	Schedule Personal Property, Bed Bug, Earthquake, Identity Theft & Pet Damage
<i>Prior Claims</i>	Multiple claims acceptance, will allow two claims in the past 3 years

Package programs available * (see reverse)

*Allstar Underwriters will consider risks with the following characteristics, based on location and condition.
Written through Tower Hill Specialty.*



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Program Package or Customize Coverage

	LIABILITY	BASIC	ESSENTIAL	PREMIER
Personal Property		\$10,000	\$20,000	\$30,000
Loss of Use		20%	20%	20%
Personal Liability	\$100,000	\$100,000	\$100,000	\$300,000
Medical Payments	\$1,000	\$1,000	\$1,000	\$1,000
Settlement Option		ACV	ACV	RC
Enhanced Coverage		No	No	Yes
Modified Coverage Limitation		Yes	No	No
Theft Limitations		Yes	No	No

**60 SECOND
QUOTES
AVAILABLE
ONLINE**