

The Travelers HO-4 Homeowners Policy is designed for renters, providing coverage primarily for personal property and liability. Coverage C protects personal property owned or used by the insured globally, with exclusions for animals, motorized vehicles (with certain exceptions), and property insured elsewhere. Specific limits apply to certain categories, such as \$200 for money and \$1,000 for securities. Coverage D addresses loss of use, covering additional living expenses if the residence becomes uninhabitable due to a covered loss, with limits on fair rental value and provisions for fire department service charges. The policy outlines exclusions, including losses due to business pursuits, and specifies the insured's duties after a loss, including immediate notice to the insurer and police in cases of theft, protecting property from further damage, and maintaining accurate records of repairs. Claims must be initiated within one year of the loss occurrence, and losses are settled at Actual Cash Value, not exceeding repair or replacement costs.

The policy includes liability coverages, specifically Coverage E for personal liability and Coverage F for medical payments to others, with exclusions for injuries expected or intended by the insured, business pursuits, and certain vehicle-related incidents. Coverage F does not apply to injuries to residence employees or property owned by the insured. Additional coverages include Claim Expenses for defending suits and Damage to Property of Others, which pays up to \$500 for property damage caused by an insured, excluding damage to the insured's or tenants' property. Loss Assessment coverage is limited to \$1,000 for assessments charged by property owner associations.

Cancellation conditions allow either party to terminate the policy with written notice, with the insurer able to cancel within the first 60 days for any reason, while after that period, cancellation is limited to specific circumstances. Non-renewal requires a 30-day written notice. The policy also includes provisions for assignment, subrogation, and handling claims in the event of the insured's death, ensuring coverage for legal representatives and household members under certain conditions. Premiums are established at the outset and adjusted upon renewal according to applicable rates. Overall, the policy emphasizes the importance of understanding coverage limits, exclusions, and the

insured's responsibilities to maintain valid coverage.