



**Nationwide®**  
is on your side

## TENANT CUSTOMER NOTICE

Policy Number 78 42 HS 027914	Date Prepared AUG 21, 2024

**How to Contact Us**  
**For Billing or Policy questions:**  
1-281-575-0300

CHRISTINA NOLDEN  
13555 BRETON RIDGE ST APT 118  
HOUSTON TX 77070-5819

**Nationwide Representative:**  
KATHYE CARPENTER  
AGENT NUMBER : 00068474

**See back of your statement for important phone numbers and other information about your insurance.**

**Note:**

Enclosed is your Tenant Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The bill for your renewal premium will be sent separately. To maintain uninterrupted coverage, please pay your premium bill when it arrives. Thank you for insuring with Nationwide.

**Total Billed To NATIONWIDE BILLING ACCOUNT**

**\$285.24**

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

\*\*\*\*\*THIS IS NOT A BILL\*\*\*\*\*



## **NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535**

### **IMPORTANT INFORMATION:**

Complaint Notice - - should any dispute arise about your premiums or about a claim that you have filed, write to the company that issued the policy. If the problem is not resolved, you may also write the Texas Department of Insurance, P. O. Box 12030, Austin, Texas 78711-2030, Fax #(512) 490-1007. (This notice of complaint is for information only and does not become a part or condition of this policy.)

Please note the premium for your upcoming policy term may have increased by an amount equal to or greater than \$10 or 10% from the previous term. If you currently pay your premium by Electronic Funds Transfer (EFT), the amount will automatically increase with your renewal. This new amount and the payment date will be detailed on your next billing statement.

Your credit report will only be ordered at the start of your policy with Nationwide unless you request an update. You may request a new credit-based insurance score once each year to be used to rate your policy. To request an updated insurance score, please contact us at 1-877-669-6877.

With your Inflation Protection policy coverage or endorsement, Nationwide Insurance automatically adjusts the Personal Property limits of liability to reflect changes in prices due to economic trends. This helps assure you have only the coverage you need--no more, no less. These adjustments (both increases and decreases) are based on the Consumer Price Index (published by the US Bureau of Labor Statistics) and are applied to your policy at each renewal.

### **A Message From Your Nationwide Agent:**

Your premium may be reduced, if you have a qualifying Nationwide Auto policy. Please contact your Nationwide Agent for more information.

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit <http://www.floodsmart.gov/>.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi Line, Claims Free, Prior Insurance, Home Purchase, Home Renovation, Protective Devices, and Gated Community.

**For Billing or Policy questions:** 1-281-575-0300

**For Hearing Impaired:** TTY 1-800-622-2421

**Your Nationwide Agent:** KATHYE CARPENTER  
281-575-0300



# TENANT POLICY DECLARATIONS

Non-Assessable

Page 1 of 4

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Tenant Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

**Policy Number:**  
78 42 HS 027914

**Issued:**  
AUG 20, 2024

**Policyholder:**  
**(Named Insured)**  
CHRISTINA NOLDEN  
13555 BRETON RIDGE  
ST APT 118  
HOUSTON TX 77070-5819

**Policy Period From:**

OCT 04, 2024 to OCT 04, 2025 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

**Where to access your policy documents**

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to [www.nationwide.com/insurancecontracts](http://www.nationwide.com/insurancecontracts) on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling the customer service number on the bottom of this document. Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to [www.nationwide.com/signup](http://www.nationwide.com/signup) to create an account.

**The Following Change(s) Have Been Made To Your Policy:**

Limits for Building, Additions and Alterations Coverage is changed.

Complaint Notice - - should any dispute arise about your premiums or about a claim that you have filed, write to the company that issued the policy. If the problem is not resolved, you may also write the Texas Department of Insurance, Consumer Protection MC: CO-CP, P.O. Box 12030, Austin, Texas 78711-2030, Fax #(512)490-1007. (This notice of complaint is for information only and does not become a part or condition of this policy.)

**Residence Premises Information:**

13555 BRETON RIDGE  
ST APT 118  
HOUSTON  
TX 77070-5819

BUILT: 1998  
NUMBER OF UNITS:018  
001 OCCUPANTS IN DWELLING  
CONSTRUCTION: MASONRY VENEER  
SUPPLEMENTAL HEATING? N

FD HOUSTON  
HOUSTON FS 96  
PROTECTION CLASS 1  
MILES FROM FIRE DEPT: 001

91968000129022



**Additional Rating information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.**

RATING AGE OF INSURED: 43

## SECTION I

Property Coverages	Limits Of Liability	Deductible: PERILS	\$1,000 ALL
COVERAGE-C-PERSONAL PROPERTY	\$18,700	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.	
COVERAGE-D-LOSS OF USE *ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	ALS*		

## SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$300,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

## OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Building Additions and Alterations	\$1,870
Building Ordinance or Law	10%
Inflation Protection	APPLIES
Boeckh Index 0941.1	
Loss Assessment	\$1,000
Water Backup Limited	\$5,000
Water Backup Deductible	\$1,000
Water damage	100% OF COV C
Tools	\$2,500



# TENANT POLICY DECLARATIONS

Non-Assessable

Page 3 of 4

**Policy Number:**  
78 42 HS 027914

**Policyholder:**  
**(Named Insured)**  
CHRISTINA NOLDEN

**Issued:**  
AUG 20, 2024

**Policy Period From:**  
OCT 04, 2024 TO OCT 04, 2025

## PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$272.45
WATER DAMAGE	\$3.43
WATER BACKUP	\$9.36
<b>Annual Renewal Premium</b>	<b>\$285.24</b>

### Annual Renewal Premium Includes Discounts For:

CLAIM FREE  
GATED COMMUNITY  
HOME PROTECTIVE DEVICE

## FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 04 0716	Your Nationwide Tenant Policy
H 02 03 0716	Limited Water Back-Up and Sump Discharge or Overflow Coverage
H 02 28 TX 0716	Water Damage Coverage - Texas
H 01 00 TX 0124	Special Provisions - Texas

## ADDITIONAL INTERESTS

### COI INTEREST ONLY

BRETON MILL  
13555 BRETON RIDGE  
HOUSTON TX 77070-5940

**Issued By:** NATIONWIDE MUTUAL INSURANCE COMPANY  
**Home Office - Columbus, Ohio**

Prior Declaration Issued: SEP 23, 2023

91968000129031



**IMPORTANT PHONE NUMBERS**

**Nationwide 24-Hour Claims Number: 1-800-421-3535**

**For Billing or Policy questions: 1-281-575-0300**

**For Hearing Impaired: TTY 1-800-622-2421**

**Your Nationwide Agent: KATHYE CARPENTER  
281-575-0300**