

Tennessee

Renters



Quick Reference

Company:	American Hallmark Insurance Company
Policy Forms:	HO-4 Broad Form Renter's Personal Liability
Policy Term:	12 Month
Contents Limits:	\$5,000 - \$40,000
Occupancy:	Tenant
Loss History:	Up to 4 losses in last 3 years

Automatically Applied

Loss of Use:	10% of Contents Limits
Liability:	\$25,000
Animal Liability (sub-limit):	\$25,000
Trampoline Liability:	Excluded
Medical Pay to Others:	\$500

Deductibles

\$500 Minimum; \$1,000

Optional Coverages

Liability Increase:	\$50,000 - \$100,000
Med Pay to Others Increase:	\$1,000 - \$5,000
Identity Recovery:	\$15,000 annual aggregate
Equipment Breakdown:	\$50,000 per event

Exclusion Endorsements for Risk Acceptance

- Animal Liability

Discounts

- Increased Deductible

Fees

Policy Fee:	\$20 per term
Installment:	\$7 per installment
NSF Payment:	\$30 per occurrence
Late Fee:	\$7 per occurrence

Payment Options

Down Payment	Installments	1st Payment Due
16.67%	10	30 Days
25%	3	90 Days
50%	1	6 Months
Paid-In-Full		