Nevada

Renters

Quick Reference

Company: American Hallmark Insurance Company

Policy Forms: ISO HO-4 Broad Form

Policy Term: 12 Month

Contents Limits: \$10,000; \$20,000; \$30,000; \$40,000

Occupancy: Tenant

Liability Limits \$25,000; \$50,000; \$100,000 Loss History: Up to 4 losses in the last 5 years

Deductibles: \$500 Minimum / \$1,000

Automatically Applied

Loss of Use: 10% of Personal Property

Personal Liability: \$25,000

• Animal Liability (sub-limit): \$25,000

• Trampoline Liability: Excluded

Medical Pay to Others: \$500

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

Contents Replacement Cost

Additional Interests: Notice to Landlord



Exclusion Endorsements for Risk Acceptance

Animal Liability

Discounts

Increased Deductible

Fees

Installment: \$7 per installment

NSF Payment: \$30 per payment

Late Fee: \$7 per occurrence

Sup. Heating Device: \$50 surcharge

Payment Options

Down Payment	Installments	1st Installment Due
16.67% (NB)	10	1 Month
8.33% (RB)	10	1 Month
25% (RB)	3	3 Months
Paid-In-Full		

