

Oklahoma

Renters



Quick Reference

Policy Forms:	HO-4 Broad Form
Policy Term:	12 Month
Contents Limits:	\$5,000 - \$40,000
Occupancy:	Tenant
Loss History:	Up to 4 losses in last 5 years

Automatically Applied

Liability:	\$25,000
Animal Liability (sub-limit):	\$25,000
Trampoline Liability:	Excluded
Loss of Use:	20% of Contents
Med Payment to Others:	\$1,000

Deductibles

\$500 Minimum; \$1,000

Optional Coverages

Personal Liability Increase:	\$50,000; \$100,000
Med Pay to Others Increase:	\$2,000, \$5,000
Contents Replacement Cost	
Identity Recovery:	\$15,000 annual aggregate
Equipment Breakdown:	\$50,000 per event
Additional Interests:	Notice to Landlord

Exclusion Endorsements for Risk Acceptance

Animal Liability

Discounts

- Increased Deductible
- Advanced Quote
- Multi-Policy
- CS Fire & Burglar Alarms

Fees

Policy Fee:	\$20
Installment:	\$7 per installment
NSF Payment:	\$30 per payment
Late Fee:	\$7
Sup. Heating Device:	\$50 surcharge

Payment Options

Down	Installments	1st Pay
8.33%	10	30 Days
25%	3	90 Days
50%	1	6 Months
Paid-In-Full		

Agent Benefits

- Online Quote and Issue
- 24/7 Claims Processing
- Quick Pay Options

Service is our Hallmark.