

# Texas

## Renters



### Quick Reference

Company:	American Hallmark Insurance Company
Policy Options:	ISO HO-4 Broad Form; ISO Personal Liability Form
Policy Term:	12 Month
Contents Limits:	\$5,000 - \$40,000
Occupancy:	Tenant
Liability Limits:	\$25,000 / \$50,000 / \$100,000
Loss History:	Up to 1 non-weather loss in the last 3 years
Deductibles:	\$500 Minimum / \$1,000

### Automatically Applied

Loss of Use:	20% of Personal Property
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
Mold & Fungi:	25%, 50% & 100% of limit
Identity Recovery:	\$15,000 annual aggregate
Equipment Breakdown:	\$50,000 per event
Contents Replacement Cost:	+25%
Additional Interests:	Notice to Landlord

### Exclusion Endorsements for Risk Acceptance

- Animal Liability
- Windstorm/Hail

### Discounts

- Increased Deductible

### Fees

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

### Payment Options

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