

# Indiana

## Renters



### Quick Reference

Company:	American Hallmark Insurance Company
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 3 years
Loss Settlement:	Actual cash value

### Automatically Applied

Personal Property:	Limit selected
Loss of Use:	10% of Coverage C
Liability:	\$25,000
<ul style="list-style-type: none"> <li>Animal Liability (sub-limit):</li> <li>Trampoline Liability:</li> </ul>	\$25,000 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
Loss of Use Increase:	Up to 20% of Coverage C
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:	\$22 per occurrence
Late Fee:	\$7 per occurrence

### Payment Options

Down Payment	Installments	1st Payment Due
8.33%	10	30 Days
50%	1	6 Months
Paid-In-Full		