



**Tower Hill**  
Specialty

## Renters/Tenant HO-4 Program Coverages & Options (Arizona)

Guidelines	Program
<i>Occupancy type</i>	Individuals renting a residence from the owner of the residence
<i>Personal Liability</i>	Up to \$300,000
<i>Personal Property</i>	Up to \$100,000 without the need for prior underwriting approval
<i>Coverage</i>	Named Peril
<i>Optional Coverages</i>	Scheduled Personal Property, Bed Bug, Earthquake, Identify Theft & Pet Damage
<i>Fire Protection Class</i>	Any protection class (including 9 & 10)
<i>Prior claims</i>	Multiple claims acceptable, will allow two claims in the past 3 years
<i>Loss settlement</i>	Actual Cash Value, with Replacement Cost available

### Program Package or Customize Coverage

	<b>LIABILITY</b>	<b>BASIC</b>	<b>ESSENTIAL</b>	<b>PREMIER</b>
Personal Property		\$10,000	\$20,000	\$30,000
Loss of Use		20%	20%	20%
Personal Liability	\$100,000	\$100,000	\$100,000	\$300,000
Medical Payments	\$1,000	\$1,000	\$1,000	\$1,000
Settlement Option		Actual Cash Value	Actual Cash Value	Replacement Cost
Enhanced Coverage		No	No	Yes
Modified Coverage Limitation		Yes	No	No
Theft Limitations		Yes	No	No

**For information visit [Kinginsuranceca.com](http://Kinginsuranceca.com) or call 800-488-4096 © 2018**

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