



HO-4 Tenant Policy Overview

Definition: *HO-4 Tenant policy is designed to cover the belongings and exposures of a tenant. There is no need for Coverage A dwelling or Coverage B other structures. Contents are all the items the individual brings with them to the unit and belong to them.*

Policy Highlights:

Coverage C: Personal Property: *Coverage is defined as and should include such items as the couch, jewelry, clothes, dishes, etc. (All those things you would take with you when you move).*

Coverage D: Loss of Use: *If a covered loss makes the unit uninhabitable, the policy covers the living expense that results.*

Coverage E: Liability: *Protects the insured should a claim be made or suit be brought for damages because of bodily injury or property damages caused by an occurrence for personal liability within the home. The policy will provide defense and pay damages up to the limit of liability for which the insured is legally liable.*

Coverage F: Medical Payments to Others: *Will pay the necessary medical expenses incurred or medically ascertained within 3 years from the date of the accident causing the bodily injury within the home.*