

The Rental Dwelling Policy provides coverage for 1-4 unit tenant occupied dwellings. Coverage is available for an **unlimited number** of personally owned properties and for professionally managed **corporate owned** properties.

Property and Loss of Rents

- Limit is **150%** of the value of the dwelling, provided dwelling value shown on the application is equal to the full replacement cost
- Limit applies to all property coverage (including loss of rents)
- Loss of Rents for up to 24 months from the date of loss, including 180 day extended period of indemnity
- **No coinsurance clause**
- \$250 minimum deductible, with credits available for higher deductibles
- Property coverage includes dwellings and other structures, insured's personal property provided for use by the tenant, and the insured's building materials intended to become an integral part of the insured structure

Other Features

- Special Form or Named Peril form coverage is available
- **Replacement Cost** coverage on structures and insured's personal property if actually replaced
- Vandalism, Malicious Mischief and Theft coverage for up to **60 days for vacant dwellings** (may be extended up to one year by endorsement)
- \$2,500 in **mold damage** to covered property not otherwise covered
- \$5,000 for damage to **tenant's personal property** while in the dwelling when damaged by specified named perils
- Debris Removal
- \$10,000 in pollution extraction coverage
- 10% of the property limit can be used for increases in the cost of repairs in a covered loss due to **ordinance or law** – may remove 10% limitation and cover contingent code by endorsement
- **Back up of sewer and drain** coverage is included in the Special Form policy and available on the Named Peril form
- Coverage included for repairing or replacing a **Certified Green Building**
- Optional endorsement for non-certified Green Buildings
- \$200 minimum policy premium for property coverage; \$50 minimum premium for liability coverage

Optional Liability Coverages

- Premises Liability limits up to **\$1,000,000** available
- **Personal Injury coverage option** available
- Premises Medical payments \$1,000

This is a summary of coverage only. Please refer to the policy for complete details, conditions and limitations. Some of the coverage limits may be increased for an additional premium charge. Deans & Homer is the Managing Underwriter for Fidelity & Deposit Company of Maryland, and Aspen American Insurance Company. Company availability depends upon the state.