



TENANT HOMEOWNERS

Coverage & Endorsements

All of the coverages below are available on your Pekin Insurance® Tenant Homeowners Policy. Those coverages with a check mark next to them have been included in your proposal. Please refer to your proposal for coverage limits and pricing.

- Personal Belongings (Coverage C)**—Your furniture, clothes, sports equipment, and other personal items are covered if they are stolen or destroyed by fire, tornado, or other insured disaster. We strongly encourage you to conduct a home inventory to determine the amount of coverage needed. This part of your policy includes off-premises coverage. This means, under most circumstances, your belongings are covered anywhere in the world.
- Additional Living Expense (Coverage D)**—This pays the additional costs of living away from home if you can't live there due to damage from a fire, storm, or other insured disaster. It covers hotel bills, restaurant meals, and other living expenses incurred while your home is being rebuilt.
- Liability Protection (Coverage E)**—Liability covers you against lawsuits for bodily injury or property damage that you or resident family members are found to be legally liable for. It also pays for damage caused by your pets. So, if your son, daughter, or dog accidentally ruins your neighbor's expensive rug, you are covered. However, if they destroy your rug, you are not covered. The Liability portion of your policy pays for both the cost of defending you in court and any court awards, up to the limit of your policy. (Any punitive damages awarded are not covered.) You are also covered, not just in your home, but anywhere in the world.
- Medical Payments (Coverage F)**—Your policy also provides no-fault Medical Coverage. In the event a friend or neighbor is injured in your home, he or she can simply submit medical bills to Pekin Insurance. This way, expenses are paid without a liability claim being filed against you. Medical Payments do not, however, pay the medical bills for your family or your pet.
- Tenant Deluxe Endorsement**—This is our most comprehensive endorsement providing the following coverages: Replacement Cost Coverage on Personal Property; Refrigerated Property (\$1,000); Credit Card, Electronic Fund Transfer Card or Access Device, Forgery or Counterfeit Money Coverage (\$1,000); Loss Assessment Coverage (\$2,500); Ordinance or Law Coverage (15% of Building Additions and Alterations); Water Back-up of Sewers or Drains (\$1,000); Identity Fraud with Resolution Service; Damage to Property of Others (Additional \$1,000); Lock and Garage Door Transmitter Replacement (\$500); Personal Injury Coverage; Theft of Jewelry, Watches, Furs, Precious and Semi-precious Stones (\$2,500); Theft of Silverware, Silver-plated Ware, Goldware, Gold-plated Ware, Platinumware, Platinum-plated Ware, and Pewterware (\$5,000); and Replacement or Recharging of Fire Extinguishers.

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- ❑ **Earthquake Coverage**—This endorsement is a form of property insurance that covers damage to your property in the event of an earthquake.
- ❑ **Personal Property - Scheduled**—Your Tenant Homeowners Policy may be endorsed to provide specific coverage for personal property on a scheduled or itemized basis. Scheduling the coverage increases the perils for which an item is insured.
- ❑ **Identity Fraud Protection Services** (included in Deluxe Endorsement)—When the optional Identity Fraud Protection Services Endorsement is attached to the policy, \$15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Identity Fraud Protection Services are provided at no additional premium when this endorsement is added to a policy. This service gives the insured unlimited, one-on-one access to a highly experienced fraud specialist from Identity CyberScout® who will act as a personal advocate in a wide range of identity-compromising situations.
- ❑ **Water Back-up of Sewers or Drains** (included in Deluxe Endorsement)—Extends the coverage under your policy to provide for loss caused by water which backs up through sewers or drains.
- ❑ **Personal Injury** (included in Deluxe Endorsement)—Adds liability coverage to your policy for personal injury to others such as false arrest, malicious prosecution, wrongful eviction, slander, libel, or violations of right of privacy.
- ❑ **Home Day Care Liability**—Coverage is limited to day care exposures conducted at the residence premises for three or fewer children (excluding the insured's own children).

PEKIN INSURANCE

V.I.P. Claim Service Available 24 Hours a Day, 7 Days a Week

Quick Response Storm Claim Team Should Disaster Strike Your Town

100 Years of Dependable Service

Financially Strong!—Rated A- (Excellent) By A.M. Best

Convenient Payment Options—Pay online or by mail. We accept Mastercard, Visa, American Express & Discover, as well as electronic checks and monthly automatic withdrawal from your bank account.

Disclaimer: This flyer is designed to give you a basic description of coverages available and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.

