

Rental Dwelling Policy
For form DH 25-05 (06-09) and DH 25-06 (06-09)

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.

Business Property and Loss of Rents

- Limit for all property coverage, including loss of rents, is **150% of the declared value** of the dwelling. The limit may be increased by endorsement.
- Property coverage includes dwellings and appurtenant 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.
- \$200 minimum policy premium for property coverage; \$50 minimum premium for liability coverage.
- No coinsurance clause.
- **Loss of Rents for up to 24 months** from the date of loss, including 180 day extended period of indemnity.
- \$250 minimum deductible, with credits available for higher deductibles.

Other Features

- **Replacement Cost** coverage on structures and insured's personal property if actually replaced.
- Vandalism, Malicious Mischief and Theft coverage provided for up to **60 days for vacant dwellings**. The time period can be extended up to one year by endorsement.
- \$2,500 in **mold damage** to covered property which would not otherwise be covered.
- \$5,000 for damage to **tenant's personal property** while in the dwelling when damaged by specified named perils.
- Debris Removal.
- 10% of the property limit can be used for increases in the cost of repairs in a covered loss due to **ordinance or law**. An endorsement is available that removes the 10% limitation and provides contingent code coverage.
- \$10,000 in **pollution extraction** coverage.
- Special form or Named Peril form coverage is available.
- 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, subject to specified sub-limits.

Optional Liability Coverages

- Premises Liability Limits available in amounts of \$100,000, \$300,000, \$500,000 and \$1,000,000.
- **Personal Injury coverage option** available.
- Premises Medical Payments limit of \$1,000 per person and \$25,000 per accident.

This is a summary of coverage only. Some of the above coverage limits may be increased for an additional premium charge. Please refer to the policy for complete details, conditions and limitations.