

# RENTERS INSURANCE AND SENIOR TENANT PRODUCT

- Ⓢ Applicant is the full-time tenant of a dwelling, apartment, condominium, cooperative unit or a unit in an assisted living facility
- Ⓢ Named insured can be an individual(s), trust, estate, limited partnership, family partnership or LLC
- Ⓢ Coastal exposures are acceptable (excluding wind and hail coverage)
- Ⓢ Applicants with one prior loss in the last three years
- Ⓢ Protection class 1-9 acceptable



## PRODUCT ADVANTAGES

- ▶ Personal injury included
- ▶ Personal lines forms for entities other than individuals
- ▶ Can include landlord as additional insured
- ▶ Ability to quote and bind online

## AVAILABLE LIMITS

- ▶ Coverage C up to \$200,000 (for policies not endorsed with Senior Tenant Endorsement)
- ▶ Coverage D up to \$200,000
- ▶ Personal liability up to \$1,000,000
- ▶ Medical payments included at \$5,000

## AVAILABLE ENHANCEMENT ENDORSEMENTS

- ▶ **Senior Tenant Endorsement** – residents of an assisted living, residential living or independent care facility may purchase this endorsement to provide special limits of liability for property items unique to a senior tenant living scenario (available in PA and NJ only)
- ▶ **Renters Protection Plus Endorsement** – optional value-plus endorsement offered to increase specified limits of liability for specific property items
- ▶ **Pet Damage Endorsement** – optional endorsement offered to provide coverage for property damage caused to the residence premises by applicant's pet

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions.



## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Applicant resides in a nursing home or dementia care facility
- ▶ Applicant rents a dwelling with an unfenced pool
- ▶ Applicant is a college student
- ▶ Unit or home is undergoing renovation
- ▶ Unit or home has woodstoves or space heaters
- ▶ Unit or home has a business exposure, child care or farm exposures
- ▶ Unit or home is rented to college students or has roomers or boarders
- ▶ Unit or home is located in a protection class 10
- ▶ Risk is located in AK, AL, CA, FL, HI, KY, LA, MS or WV

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

