HOMEOWNERS OF AMERICA

WEBSITE: www.hoaic.com PHONE: 866-407-9896

ARIZONA RENTERS

RENTERS – CONTENTS BROAD FORM (HO-4)	
SPECIAL PROVISIONS / COVERAGES / RATING	
PROGRAMS & ELIGIBILITY	
Available Programs	**Renters Package Program (includes liability):** **Preferred Apartment Renters** **Standard Apartment Renters** **Non-Apartment Renters** **Renters Liability Only Program**
Policy Forms	**Package: Form HO 00 04, modified by Special Provisions (HA.AZ.HO4SP)** **Liability Only: Form HA.AZ.RPL**
Who Is Eligible	**Tenant (non-owner) of an apartment, town home, condominium, single-family dwelling, or one unit in a 1-4 family dwelling.** **Named insured must be at least 18 years old.** **Lease must require residents to be financially responsible for their personal property and negligent acts.** **Private residential use only, one family, no more than two boarders or roomers per family. Leases must be at least 12 months.**
Preferred Apartment	**Apartment community associated with an approved Property Management Company**
Standard Apartment	**Individual renting an apartment that is not on the approved Property Management Company list**
Non-Apartment	**Town home, condominium, single-family dwelling, or one unit in a 1-4 family dwelling.** **Smoke detectors and dead bolt locks on entry doors required.** **Dwelling age 100 years or newer.**
LIMITS & RATING – RENTERS PACKAGE	
Contents	**$10,000 minimum, up to $125,000** **Personal Property Replacement Cost included**
Loss of Use	**Included – 20%**
Personal Liability	**$100,000 included, may be decreased to $25,000 or $50,000, or increased to $300,000 or $500,000**
Medical Payments to Others	**$1,000 included, may be increased to $2,000, $3,000, $4,000 or $5,000**
Special Liability Limits	**No Liability Coverage for trampolines or for prohibited breeds of dogs / animals with a prior history of aggression or biting.**

	$25,000 liability limit for Acceptable Animals. **Full Animal Liability available.** **(Increases the liability limit on acceptable animals from $25,000 to the amount of liability shown on the Declarations page, not to exceed $500,000. Prohibited breeds remain excluded.)**
Special Limits of Liability	**$2,500 personal computers & peripherals; $1,000 bicycles; $1,000 unmanned aircraft; $500 all collections; $5,000 tools** **Other limits: $2,000 per rug, work of art or antique (5% of Coverage C total for each group); $5,000 per electronic item for theft/vandalism (10% of Coverage C total); 5% of Coverage C for any one unscheduled item.**
Special Provisions	**Mold excluded unless property is visibly damaged by water; mold remediation excluded.** **Coverage suspended 60 days after the dwelling becomes vacant.** **Trampoline liability excluded.**
LIMITS & RATING – LIABILITY ONLY	
Personal Liability	**$25,000, $50,000, $100,000, $200,000 or $300,000**
Medical Payments to Others	**$1,000 included, may be increased to $2,000 or $3,000**
Special Liability Limits	**$25,000 liability limit for Acceptable Animals.** **Full Animal Liability available.** **(Prohibited breeds remain excluded.)**
DEDUCTIBLES & RATING FACTORS	
Deductible Options	**$250, $500, $750 or $1,000**
Rating Tier	**Based on Program (Preferred, Standard, Non-Apartment) and Financial Responsibility score.** **No Score is treated as Tier 7.**
Fees & Minimum Premium	**Policy Fee: $26** **Minimum Premium: $100 Package / $75 Liability Only**
DISCOUNTS, CREDITS & SURCHARGES	
Monitored Alarm	**Central station fire or burglar alarm: 2% each; both: 4%** **(Agent must keep evidence on file – permit, invoice or similar. Nothing is sent to the Company.)**
Companion Product	**5% discount when the insured has other insurance (flood, auto, etc.) through the agency**
Fire Department Tax Credit	**1.5% credit – Carefree (85377) and Fountain Hills (85268, 85269)** **(Applies to incorporated cities/towns that procure a private fire company.)**
Claims Surcharge (Renewal)	**1 claim in 3 years: +20%; 2 claims in 3 years: +40%** **(Wind, hail and lightning claims and paid losses not exceeding the $500 deductible are not counted.)**
UNDERWRITING GUIDELINES	
Ineligible Risks	**Vacant or unoccupied; risks not in sight of another home; business or farm exposure including home daycare; assisted living, nursing or group homes; fraternities, sororities, student housing; manufactured, mobile or trailer homes; risks under renovation;**

	mountainside, cliff or bluff locations; portable space heater as heat source; more than two unrelated occupants; ATVs; trampolines, skateboard ramps, pool slides and diving boards; unacceptable animals; unacceptable claim history; PPC above 8; leases under 12 months; multi-unit risks without a masonry firewall extending to or piercing the roof
Pools, Hot Tubs & Spas	**Must be gated with at least a 4-foot fence and locking gate (or approved alternate enclosure) and maintained in working condition**
Public Protection Class (PPC)	**PPC 1-8 Available; PPC 9-10 is not available** **Split classes: under 5 miles to station and under 1,000 ft to hydrant = lowest shown; under 5 miles and over 1,000 ft = 9; over 5 miles = 10. Call if aware of a PPC change not on the website.**
Unacceptable Loss History	**Any loss within 5 years not fully remedied or resolved that continues to affect future loss potential** **2 or more claims reported within 3 years**
Call – Do Not Bind	**2 or more claims within 5 years** **Any liability claim within 5 years** **Any open claim** **(One date of loss is a single event regardless of the number of features.)**
Unacceptable Animals	**More than two saddle animals; more than two farm animals; dangerous or exotic animals; any dog with a prior history of aggression or biting** **(Exceptions may be made by signed endorsement excluding the condition; coverage cannot be bound until the signed endorsement is received.)**
BINDING AUTHORITY & CANCELLATIONS	
Binding Rules	**Bound risks must be submitted to the Company within 72 hours.** **Binding authority may be suspended by the Company at any time and is automatically suspended in areas under a Tornado or Severe Weather Watch or Warning.**
Wildfire Restrictions	**Cease binding new business and coverage changes (including lowering deductibles) when a wildfire alert is declared, an active fire line is within 15 miles, or the area is under pre-evacuation or mandatory evacuation.** **(Policies previously quoted may be bound with effective dates more than 10 days in the future.)**
Flat Cancellations	**Within 60 days after the effective date with proof of other insurance**
MANDATORY ENDORSEMENTS	
Special Provisions – Arizona	**Form HA.AZ.HO4SP**
Forcible Entry Theft	**Form HA.FET – theft coverage requires visible evidence of physical damage at the point of forced entry**
Personal Property Replacement Cost	**Form HO 04 90**
Animal Liability Exclusion	**Form HA.EXA – applies to policies with unacceptable animals**
OPTIONAL ENDORSEMENTS	
Renters Coverage Extension	**Form HA.CER – $30**

	Credit card/bank transfer card forgery limit increased to $2,500; refrigerated products broadened to any power loss not under insured's control (no deductible); reward reimbursement up to $1,000; personal injury liability without wrongful eviction
Limited Backup of Sewers & Drains	**Form HA.RLWB – $5,000 limit; $250 deductible – $25**
Increased Limit on Jewelry, Watches & Furs	**Form HA.JWF – up to $5,000 ($18 per $1,000)**
Identity Fraud Coverage	**Form HA.IDT – cash reimbursement for specified expenses – $25**
Scheduled Personal Property	**Form HA.SPP – maximum schedule $50,000; mysterious disappearance and intentional acts excluded** **Photo required on items $5,000 or more; appraisal or bill of sale under 3 years old on items over $2,500; call, do not bind if an item exceeds $5,000 or aggregate exceeds $20,000; central station alarm required if aggregate exceeds $20,000.**
Full Animal Liability	**Form HA.FAL – $50,000 +$10; $100,000 +$15; $300,000 +$25; $500,000 +$35 (Package; $200,000 +$20 Liability Only)** **Prohibited breeds remain excluded**
Rental Income Coverage	**Form HA.RIC – $3,000 limit – $10** **Preferred Apartment Renters Program only**
Renters Pet Damage	**Form HA.PD – up to $500 damage to landlord's property caused by insured's pet – $20** **Preferred Apartment Renters Program only**

This is only an overview of some of the product features and certain exclusions may apply to any of the items above. Always refer to the actual policy language to determine the full extent of coverage under a policy.