

Renters / Tenants Policy



Coverages & Options (Texas)

Guidelines

Tenant HO-4

Occupancy Type	Individuals renting a residence from the owner of the residence
Personal Liability	Up to \$300,000
Loss Settlement	Actual Cash Value with Replacement Cost available
Personal Property Coverage	Up to \$100,000 without the need for prior underwriting approval
Fire PC	All protection classes accepted (including PTC 9 & 10)
Optional Coverages	Schedule Personal Property, Bed Bug, Earthquake, Identity Theft & Pet Damage
Prior Claims	Multiple claims acceptance, will allow two claims in the past 3 years

Package programs available * (see reverse)

Aspen MGA will consider risks with the following characteristics, based on location and condition. Written through Tower Hill Specialty.



ON THE WEB: AspenMGA.com
POLICY SERVICE PHONE: 888-754-1911 Option 6
MARKETING PHONE: 888-754-1911 Option 7
CLAIM PHONE: 888-754-1911 Option 6
POLICY SERVICE FAX: 469-702-5445
CUSTOMER SERVICE EMAIL: Underwriting@AspenMGA.com
MARKETING EMAIL: Marketing@AspenMGA.com
MAILING ADDRESS: P.O. Box 270930 Flower Mound, TX 75027

Program Package or Customize Coverage

	LIABILITY	BASIC	ESSENTIAL	PREMIER
Personal Property		\$10,000	\$20,000	\$30,000
Loss of Use		20%	20%	20%
Personal Liability	\$100,000	\$100,000	\$100,000	\$300,000
Medical Payments	\$1,000	\$1,000	\$1,000	\$1,000
Settlement Option		ACV	ACV	RC
Enhanced Coverage		No	No	Yes
Modified Coverage Limitation		Yes	No	No
Theft Limitations		Yes	No	No

**60 SECOND
QUOTES
AVAILABLE
ONLINE**



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