

## HO-4 Tenant Homeowners Policy



Coastal Insurance Underwriters is proud to announce our new HO-4 Tenant Homeowners Policy! Now available in Alabama, California, Florida, Georgia, North Carolina, South Carolina, Tennessee, Texas, and Virginia. Additional states to follow.

### PRODUCT HIGHLIGHTS

- + Trust, LLCs available as additional insured
- + \$1,000 base all peril deductible
- + Credits available for documented alarm systems, secured buildings and fire sprinkler systems

### COVERAGE OPTIONS

Coverage limits available up to:

- + \$500,000 TIV for property coverage (Coverages C+D combined)
- + \$1,000,000 Coverage E (personal liability)
- + \$10,000 Coverage F (medical payments to others)
- + Personal Property Replacement Cost endorsement automatically included
- + Special Personal Property Coverage endorsement (HO 05 24 05 11) automatically included

### STARWIND'S ADVANTAGE

- + Starwind Personal Lines is a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding unique solutions for challenging markets
- + Same day quoting with fast turnaround time for policy issuance
- + Backed by Underwriters at Lloyd's, London, A XV rated by AM Best
- + Direct bill (Visa, MasterCard, Discover, and Electronic Check accepted with no service fees)
- + Fully automated solutions with real-time quoting, credit card payment and policy insurance

**Don't wait weeks for a quote — contact a broker today and get your proposal in seconds!**

Visit us at [StarwindPersonalLines.com](https://www.StarwindPersonalLines.com) for more details and information on our other products!

Visit our website for exact terms, conditions, limitations, exclusions and pricing

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[StarwindPersonalLines.com](https://www.StarwindPersonalLines.com)