



As a housing resident, each active duty Service Member in a rental home is provided with renter's insurance while a resident occupant. This insurance provides a limited amount of coverage for personal property and may be extended to cover the personal property owned by family members and guests while it is on the residence premises.

The renter's insurance program also provides personal liability insurance. This coverage does not extend to any liability arising from the use of motor vehicles nor does this coverage extend to any liability arising from assault and batteries, and/or the operation of a home business including day care services.

Each Service Member is encouraged to supplement this basic renter's insurance based upon their own assessment of the amount of property and liability coverage needed to protect their own interests. As this coverage is provided to you as part of your Basic Allowance for Housing (BAH), we encourage you to seek supplemental coverage. There are numerous insurance companies that offer additional limits for contents and personal liability insurance. A Service Member's estimated value of their property (i.e. household furniture jewelry, clothing and other personal property) may exceed the coverage limits of the Renter's Policy. Certain articles silverware and firearms are subject to policy sub-limits.



**Langley Family Housing**

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[www.langleyfamilyhousing.com](http://www.langleyfamilyhousing.com)



# RENTER'S INSURANCE SUMMARY



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# ANSWER'S TO COMMON RENTER'S INSURANCE QUESTIONS

## Coverage Limits Excluding Policy Sub Limits:

Personal Property:.....\$20,000 per unit,  
per occurrence

Personal Liability:.....\$100,000 per tenant  
household,  
per occurrence

Personal Liability/ \$1,000 per person/  
Medical Payments:.....\$1,000 per accident  
(do not apply to tenants or resident employees)

Fire Legal Liability:.....\$100,000 per tenant,  
per occurrence

## Significant Property Sub Limits:

Watercraft.....\$1,500

Money, Coins, Smart Cards.....\$200

Firearms.....\$1,000 Loss by Theft

Jewelry, Watches, Furs.....\$1,000 Loss by Theft

Sewer Backup .....\$5,000

Earthquake.....\$5,000,000 per base

## Significant Property Exclusions:

Mold	Flood
War/Terrorism	Pollution
Intentional Loss	Loss of Use
Spoilage/Power Failure	Mysterious Disappearance

## Property Not Covered:

Business Data	Animals, birds or fish
Credit Cards	ATVs
Motor Vehicles	

## Significant Liability Exclusions:

Home Business Activities including Day Care Services  
Assault and Battery  
Motor Vehicle Liability  
Lead Exposure/Asbestos  
Watercraft Liability

*Since this is a brief explanation of the coverage, please refer to the policy for precise terms, conditions, coverages, and limitations. A copy of the insurance policy will be available for inspection at the property management office.*

## Q: What should I do if I have a claim to report?

**A:** Please report claims to Lloyd's of London:  
phone **888-203-9704**  
fax **888-796-6400**  
email **claims@hauschco.com**

Please provide the representative with:  
policy number **MIL923416-12**  
named insured **Hunt Companies Business Services, LLC.**

A loss adjuster will then be assigned to handle your claim. You should also advise the property manager that a claim has been filed.

## In the event of a loss, the following duties apply:

1. Give Lloyd's of London prompt notice of the loss or damage.
2. Notify the police in case of loss by theft.
3. Protect the property from further damage. If repairs to the property are required, the tenant must:
  - a. Make reasonable and necessary repairs to protect the property; and
  - b. Keep an accurate record of repair expenses
4. Cooperate with Lloyd's of London in the investigation of their claim.
5. Prepare an inventory of damaged personal property showing quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify inventory figures.
6. As often as reasonably required,
  - a. Show the damaged property;
  - b. Provide the insurer with records and documents they request and allow them to make copies;
  - c. Submit to an examination under oath.
7. Within 60 days of loss, request and send a signed, sworn proof of loss to Lloyd's of London setting forth:
  - a. The time and cause of loss;
  - b. The interest of the tenant and all others in the property involved;
  - c. Other insurance which may cover the loss;
  - d. Changes in title or occupancy of the property during the term of the policy;
  - e. The inventory of damaged personal property.

## Q: How much is the deductible and who is responsible for paying it?

**A:** The tenant is responsible for the deductible of \$250 per occurrence.

## Q: Does the policy provide coverage for water damage?

**A:** Flood damage is excluded. The policy does provide full limits coverage regarding interior water issues which could include overflow of a bathtub, water heater failure, dishwasher malfunction or plumbing leakage. Sewer backup is covered with a \$5,000 sublimit.

## Q: Does the policy pay damages on an actual cash value or replacement cost basis?

**A:** Recovery under the policy is on the basis of replacement cost (cost to replace item with a new one today) provided you submit to the insurance company documentation within 180 days of the loss. If you do not supply the documentation within 180 days, damages will be paid at actual cash value (replacement cost less depreciation).

## Q: Does the policy cover personal effects stored in a garage or car-port?

**A:** Yes, as long as the property is covered under the policy. However, you should take the necessary steps to safeguard property located in the garage or car-port.

## Q: Does the policy provide Property coverage for recreational equipment?

**A:** The policy excludes property such as motor vehicles and aircraft. The policy does cover motor vehicles not required to be registered for use on public roads, or property which is used solely to service an insured's residence or designed to assist the handicapped. Non-motorized equipment such as bicycles, kayaks and surfboards would be covered as Personal Property. Motorized vehicles such as automobiles, RVs and ATVs are not covered.

## Q: Does the policy cover jewelry and other valuables?

**A:** Limited coverage is provided. Please be sure to read section I.3, Property Coverages, Special Limits of Liability, under the policy. A copy of the insurance policy is available at the Property Management Office.

## Q: If the resident already has a renter's policy, which coverages would apply?

**A:** For Liability claims, based upon the wording in both policies, coverage under one or both may apply. Claims should be filed with all carriers whose coverage may apply. For Property claims, the policy contains what is called an "other Insurance" clause. If a loss covered by this policy is also covered by other insurance, this policy will only pay the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

## Q: Can residents purchase additional insurance coverage under this policy?

**A:** No additional coverage can be purchased in this program. The renter's insurance policy is provided to you as part of your Basic Allowance for Housing (BAH). Tenants are strongly encouraged to seek supplemental coverages with one of the numerous insurance companies that offer additional limits for contents and personal liability insurance if needed.

## Q: What should I do if I have questions regarding my policy?

**A:** For questions regarding coverage, please contact 1-866-496-8500.

## Q: Who pays the premium?

**A:** This coverage is provided as a benefit to all active duty military residents in privatized housing.