



Home Advantage Tenants Endorsement

Provides an extra layer of protection for your property when you are a tenant.

Coverage

This endorsement can be added to your renter's policy if the property covered is at your primary residence. It provides greater protection by increasing coverage limits and by providing a package of coverages not included in a basic renter's policy, such as:

- Broadened coverage for your personal property
- Water backup and sump discharge or overflow
- Refrigerated property
- Personal injury coverage, which protects you against charges including libel, slander, invasion of privacy, and wrongful eviction or entry.

Coverage Comparison

Type of Coverage	MBG Standard Policy	Home Advantage Tenants
Self-storage facilities	10% of Coverage C	15% of Coverage C
Money, bank notes, etc.	\$200	\$500
Trailers (non-watercraft)	\$1,500	\$2,000
Theft, misplacing, or losing of jewelry, watches, furs, etc.	\$1,500	\$3,000
Theft, misplacing, or losing of firearms and related equipment	\$2,500	\$3,000
Theft, misplacing, or losing of silverware, goldware, etc.	\$2,500	\$5,000
Credit cards, electronic fund transfer cards, etc.	\$500	\$2,500
Ordinance or law coverage (provides for repair of damage so home meets building code standards)	10% of Building Additions and Alterations Limit	25% of Building Additions and Alterations Limit
Refrigerated property	Not included	\$500
Animal death	Not included	\$100 per animal, \$500 maximum per occurrence
Lock replacement	Not included	\$250
Water backup and sump discharge or overflow	Not included	\$5,000
Special personal property coverage	Not included	Included
Personal injury liability	Not included	Included
Outboard motor liability extension (E & F)	Up to 25HP	Up to 50HP



Home Advantage Tenants Offers Extra Protection

The Home Advantage Tenants endorsement extends coverage to deal with gaps and limitations of a basic renter's policy:

Included coverages:

- **Increased Limits:**

- ◇ Money
- ◇ Jewelry
- ◇ Firearms
- ◇ Trailers
- ◇ Silverware
- ◇ Credit cards
- ◇ Forgery
- ◇ Counterfeit money coverage
- ◇ Ordinance or law
- ◇ Expanded debris removal coverage
- ◇ Self-storage facilities
- ◇ Broadening of liability coverage for outboard motors

- **Added Limits:**

- ◇ Damage to refrigerated property
- ◇ Animal death
- ◇ Replacement of locks
- ◇ Water backup and sump discharge or overflow
- ◇ Personal injury coverage

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This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.