

Great Northern Insurance Company	
Tenant's Form HO-4	
Coverage	Limit of Liability
Section 1:	
(A) Personal Property	\$25,000
(B) Loss of Use	Actual Loss
Deductible Amount (All Perils).....	\$200
Section 2:	
(C) Personal Liability	\$500,000
(D) Medical Expense	\$1,000
(E) Damage to Property of Others	\$500.00

(A) We cover personal property owned by or used by any insured anywhere in the world. The following personal property is not covered by this policy:

- Property separately described or specifically insured by this policy or any other insurance
- Animals, insects, birds, and fish
- Land motor vehicles
- Any type of aircraft, glider, balloon, or model aircraft
- Business property while on the insured's premises
- Outdoor antennas, their lead-in wires, accessories, masts, and towers
- Trees, plants, shrubs, and lawns
- Recording or playback devices in land motor vehicles or watercraft
- Credit cards

Insured perils include (1) fire and lightning, (2) windstorm and hail, (3) explosion, (4) riot or civil commotion, (5) aircraft, (6) vehicles, (7) smoke, (8) vandalism, (9) theft, (10) breakage of glass, (11) falling objects, (12) weight of ice, snow, or sleet, (13) bursting, accidental discharge, or freezing of a heating, air-conditioning system, or water heater, (14) damage from artificially generated electrical current, and (15) volcanic eruption.

(B) If the premises where the insured resides becomes uninhabitable or if a civil authority prohibits use of the premises because of damage to a neighboring premises, we will pay additional living expense, meaning any necessary increase in living expense incurred by the insured so that the household can maintain its normal standard of living.

(C) We will pay, up to our limit, all sums for which any insured is legally liable because of bodily injury or property damage caused by an occurrence covered by this policy. We will defend any suit, even if the suit is groundless, false, or fraudulent, provided the suit resulted from bodily injury or property damage not excluded under this coverage.

(D) We will pay the necessary medical expenses which are incurred or medically ascertained within three years from the day of an accident causing bodily injury covered by this policy.

(E) We will pay up to \$500 per occurrence for property damage to the property of others caused by any insured, even if not negligent or legally liable.

Name:

Period: