

The Cincinnati Insurance Company

Tenants Policies

You took great care to choose the right place to live. You moved in your belongings and added personal touches to make your apartment or rental house a special place to live. It only makes sense that you would take the same great care to financially protect yourself and your belongings.

Do you need a Tenants Policy?

Consider the cost to replace your personal belongings in the event of fire or other covered loss. Take a quick inventory of your furniture, televisions, computers, electronics, clothing and other valuables, listing the cost to replace each item. You may be surprised by the total value. Could you afford to replace those items in the event of a loss?

What about the legal environment today? Someone may hold you personally responsible for property damage or injury.

As a renter, you need not look any further than The Cincinnati Insurance Company's Tenants Policy for property and liability insurance protection.

Your property options

Tenants Special Policy

To protect your property, you can choose the superior coverage of our special policy that covers the loss of your belongings unless the cause of loss is specifically excluded in the policy. This policy covers loss from earthquakes (additional premium in some areas) and stolen, misplaced or lost jewelry and silverware.

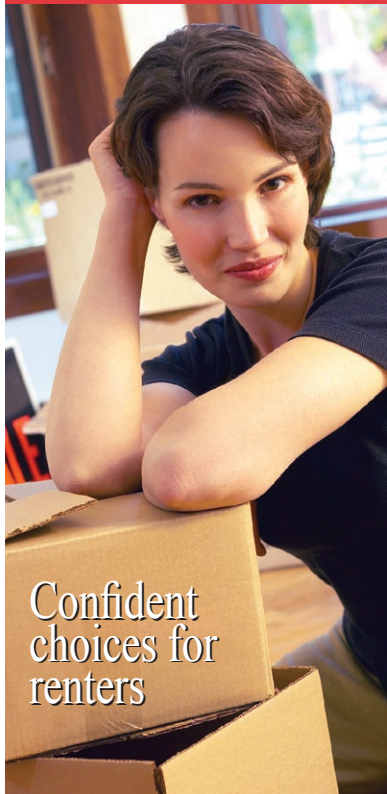
Tenants Broad Form Policy

Or you can cover your belongings against named perils like: loss from fire, wind, theft and vandalism.

You'll appreciate these features with both of Cincinnati's tenants policies:

- automatically protects up to \$1,500 of stolen unscheduled jewelry and furs
- protects up to \$5,000 of stolen unscheduled silverware (except in Virginia)
- automatically provides worldwide protection
- covers the physical loss of your contents at the cost to replace them (available for an additional premium) – not depreciated
- automatically covers personal home computer hardware (provided there is no business use)
- allows you to specifically cover such things as jewelry, furs, silverware, coins and fine arts (jewelry and fine arts losses are adjusted on an agreed amount basis)

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. Please contact your agent to determine coverage availability in your state.



Tenants Policies

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Your personal liability coverage

When you choose a Cincinnati Tenants Policy, it is a decision you can feel confident about because you are choosing a company that provides well-rounded personal liability coverage for you and your family. Your Cincinnati policy:

- includes \$100,000* amount of coverage for you and your family against legal liability for bodily injury, personal injury and property damage to others arising out of your personal activities while at or away from your premises
- includes \$1,000* medical expense reimbursement to your guests and residence employees if they are injured while at your premises
- pays up to \$250 per day for your loss of earning for assisting us in the defense or investigation of a claim or suit
- covers personal injury offenses such as libel, slander, malicious prosecution and false arrest (except in connection with business activities)
- covers your use of a golf cart

The right coverage from the right people

The Cincinnati Insurance Companies' commitment to you is simple:

- We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative.
- For many coverages, we often do what most insurance companies won't – provide convenient, multi-year terms, which are available in most states.

When it comes to something as important as your business – your livelihood – you can count on your agent and The Cincinnati Insurance Companies to be there, giving you the peace of mind you deserve.

* Higher amounts of insurance are available.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. Please contact your agent to determine coverage availability in your state.



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