



# Central Mutual Summit<sup>®</sup> Tenant Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Central Mutual Summit<sup>®</sup> coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

## The Ultimate in Protection at a Reasonable Price

The Central Mutual Summit<sup>®</sup> Tenant Policy is the premier renters policy. It offers the maximum protection available at an outstanding price. What if...

- You lose your unscheduled diamond engagement ring while on vacation? You're covered for up to \$10,000 if you have a Central Mutual Summit<sup>®</sup> Tenant Policy.
- You lose all of your personal property when your apartment burns to the ground? The Central Mutual Summit<sup>®</sup> Tenant Policy will pay to replace your damaged personal property without any deduction for depreciation.

But that's not all you get. In addition, you also receive these benefits with a Central Mutual Summit<sup>®</sup> Tenant Policy:

- *Broadened cause of loss protection* – covers every cause of loss except those specifically excluded in the policy, including earthquakes.
- *Personal property away from premises* – provides up to 25% of Personal Property limit rather than the 10% the standard Renters policy provides.
- *Credit card and forgery* – up to \$5,000 in coverage when your card is stolen or used without your authorization.
- *Refrigerated contents coverage* – up to \$1,000 in coverage for refrigerated or frozen food lost due to power failure.
- *Personal injury liability coverage* – provides you protection against wrongful eviction, slander, libel, or violation of right of privacy.
- *Increased coverage limits* on money, securities, watercraft, trailers, business property, silverware, and firearms.
- *Lost, stolen, or misplaced jewelry, watches, and furs* – up to \$10,000 in coverage.
- *Data recovery due to computer virus* – we'll pay up to \$1,000 to replace or recreate data if your computer gets a virus.
- *Fire department service charges* – we'll pay up to \$1,000 on charges you may be assessed resulting from a covered loss.
- *Damage to property of others* – \$2,500 in coverage.



Fulfilling the Promise Since 1876



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit [www.trustedchoice.com](http://www.trustedchoice.com).

- *Loss of use of your home* resulting from a covered power outage (the policy will pay for your necessary expenses incurred 48 hours after a power outage if you have to move).
- *Excess electronic equipment coverage* – provides up to \$2,500 in coverage for electronic equipment not permanently installed in your vehicle.

The Central Mutual Summit® Tenant Policy offers exceptional value at an affordable price. Combine these coverages with our industry-leading policy and claims service and you receive exceptional value for your insurance dollar. Talk to a Central agent today about this important coverage.

## Potential Discounts

Ask your agent about these potential discounts:

- Smoke detectors
- Fire and burglar alarms
- Higher deductibles
- Auto/Home discount

## Household Inventory

Should you experience a claim, a Household Inventory will help you provide your agent with the information they need to settle your claim quickly and fairly. It can also help determine if you have the right type and amount of coverage for the contents of your home. Ask your agent for a copy of the Household Inventory Brochure (2-4010) to guide you through the inventory process in just a few simple steps. An electronic version of the form is also available on [www.central-insurance.com](http://www.central-insurance.com) under “Tips and Tools.”

## The Value of Online Solutions

Discover the value of Central's Online Solutions! The myCentral® policyholder website offers convenient, personalized services to manage your account needs quickly and easily. Report a claim, request a policy change, make a payment, view your auto ID card, and much more! For those always on the go, access essential myCentral® functions from your Apple or Android device with the myCentral® Mobile App. You can pay your premium automatically with no service fees when you use Electronic Funds Transfer (EFT) and you can receive your policy or billing statement electronically with our E-policy and E-billing options. When you GoGreen by enrolling in both E-billing and E-policy, you'll save some green with a \$5 credit per policy! (some restrictions apply). Visit [www.central-insurance.com](http://www.central-insurance.com) to learn how you can save paper, save time, and save money with Online Solutions!



### Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions.

A (excellent) rating by A.M. Best Company

[www.central-insurance.com](http://www.central-insurance.com)

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