PO Box 60914
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lanternhouse.example

Lanternhouse Insurance

Renters Policy Declarations (amended)

Policy number	LH-R20-5590318
Policy period	June 1, 2025 to June 1, 2026, 12:01 a.m. standard time
Declarations issued	September 9, 2025, replacing the declarations of May 12, 2025
Named insured	Theodore K. Nakagawa-Reed
Insured location	3318 Brackenmere Avenue S, Apt 3, Minneapolis, MN 55406
Additional interest (landlord)	Fourgable Properties LLC, PO Box 18274, Minneapolis, MN 55418

Coverages

Coverage	Limit
C. Personal property, replacement cost	$15,000.00
D. Loss of use	$4,500.00
E. Personal liability, each occurrence	$100,000.00
F. Medical payments to others, each person	$1,000.00

Deductible: $500.00 per occurrence, all covered losses.

Special limits within Coverage C

Property	Limit
Bicycles, at the insured location	Up to the Coverage C limit
Bicycles, away from the insured location	$1,000.00 per bicycle
Portable electronics	$2,500.00 per item
Fine art and original artwork	$2,000.00 in total
Property used in a business	$1,500.00 in total
Cash	$200.00

Premium

Item	Amount
Annual premium for this policy period, paid in full June 2, 2025	$148.00
Change in premium for this amendment	$0.00
Renewal offer for the next policy period	Sent about 45 days before June 1, 2026

Notes

- Reason for amendment: claim LH-CL-0092731, theft of bicycle, August 16, 2025, closed. Paid $380.00 after the deductible. Replacement bicycle noted at the insured's request.
- This policy does not cover flood, earthquake, or damage caused by pets to the rented premises.
- Property used in a business, including computers, tablets and artwork made for sale, is limited as shown above unless a business property endorsement is added.