

Renters Insurance



Myths About Renters Insurance—Debunked!

- ◆ **Myth—The landlord's insurance covers me.**
The landlord's insurance only covers the rental building itself, NOT your belongings or liability for accidents.
- ◆ **Myth—My stuff isn't worth that much.**
Your belongings are worth more than you think! Take a look around—could you afford to replace everything?
- ◆ **Myth—I don't really need personal liability insurance.**
Accidents happen. Could you afford to pay the legal fees for a lawsuit or someone else's medical bills?
- ◆ **Myth—Renters insurance is an extra expense I don't need.**
Renters insurance is actually super affordable!
 - Coverage typically costs less than \$0.50 a day.
 - Save even more money by combining your auto and renters insurance.

Renters Insurance Will Cover All Your Belongings, Including:

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| • Electronics | • Sporting Goods |
| • Furniture | • Art |
| • Clothing | • Jewelry |
| • Gaming Systems | • Pots and Pans |
| • Computer Equipment | • Kitchen Appliances |

If you have renters insurance, your stuff is protected no matter where it is! Even property stolen out of your vehicle is covered by renters insurance.

Add Optional Coverages for More Complete Protection

- ◆ **Personal Property Replacement Cost**—If your personal property is lost or damaged in a covered loss, this endorsement lets you buy new items to replace your damaged property!
- ◆ **Identity Theft Protection**—The Identity Fraud Expense Coverage endorsement will pay for expenses arising out of identity theft. When this endorsement is purchased, the policyholder and all household members also receive identity theft resolution services at no additional cost. These services are provided by IDentity Theft 911, America's leader in identity theft resolution and education.
- ◆ **Home Biz**—If you have a business and you work out of your home, you need Home-Biz. Coverage is available for your business personal property and to protect against suits claiming damages arising out of your business activities. Many office, retail, and service businesses are eligible, including some day care businesses.
- ◆ **Valuable Personal Property**—If you own fine arts, jewelry, or other collectibles, make sure you are properly protected. Items may be described and scheduled. You also have the option to buy increased jewelry and fur limits on a blanket basis.

Create a Home Inventory

Write down a list of what you own, take pictures, keep receipts, and store this information off-site. This will make things much smoother in the event there is a loss.



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