

# Renters Insurance Made Simple

A GUIDE FOR RENTERS



# Your guide to renters insurance

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Renters Insurance offers protection against sudden and accidental losses to your personal property and helps protect you from liability.

The policy is a contract between you and the insurance company, in which they agree to help cover financial losses up to the limits of your policy, in exchange for your premium.

**Your Landlord's insurance does not cover your belongings or your personal liability.**

Renters insurance policies don't cover damage from events like floods or earthquakes. However, they do help cover a wide variety of other losses, including:

- Fire and smoke
- Lightning
- Theft
- Vandalism
- Water damage (from plumbing issues)

# What's Covered?

## **Personal Property Coverage**

Protects your personal belongings such as furniture, clothing, and electronics whether they are damaged at home or sometimes even away from home.

## **Liability Protection**

Defends and protects you if you are legally responsible for someone else's injury or property damage.

## **Guest Medical Protection**

Pays medical expenses for someone who is injured in your rental, regardless of fault.

## **Additional Living Expenses**

Covers increased living expenses if your rental becomes uninhabitable after a covered loss.

## **Personal Property Away From Home**

Provides coverage for your belongings even when they are outside of your home, such as items stolen from your car or while traveling.

# Optional Coverage

## **Scheduled Personal Property**

Covers valuable items like jewelry, watches, or collectibles that may exceed standard policy limits.

## **Water Backup**

Covers damage caused by water backing up through drains or sump pump failures.

## **Identity Theft Protection**

Helps cover expenses and recovery services related to identity theft.



# If you want to learn more about renter's insurance...

Our goal is to make sure our clients are among the best protected.

**Put my agency to work for you.**

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