



**RENTERS INSURANCE**

**Coverage for the Items That Mean the Most to You!**

**Property and Liability Packages  
for Renters**

**Why Coverage Is Important**

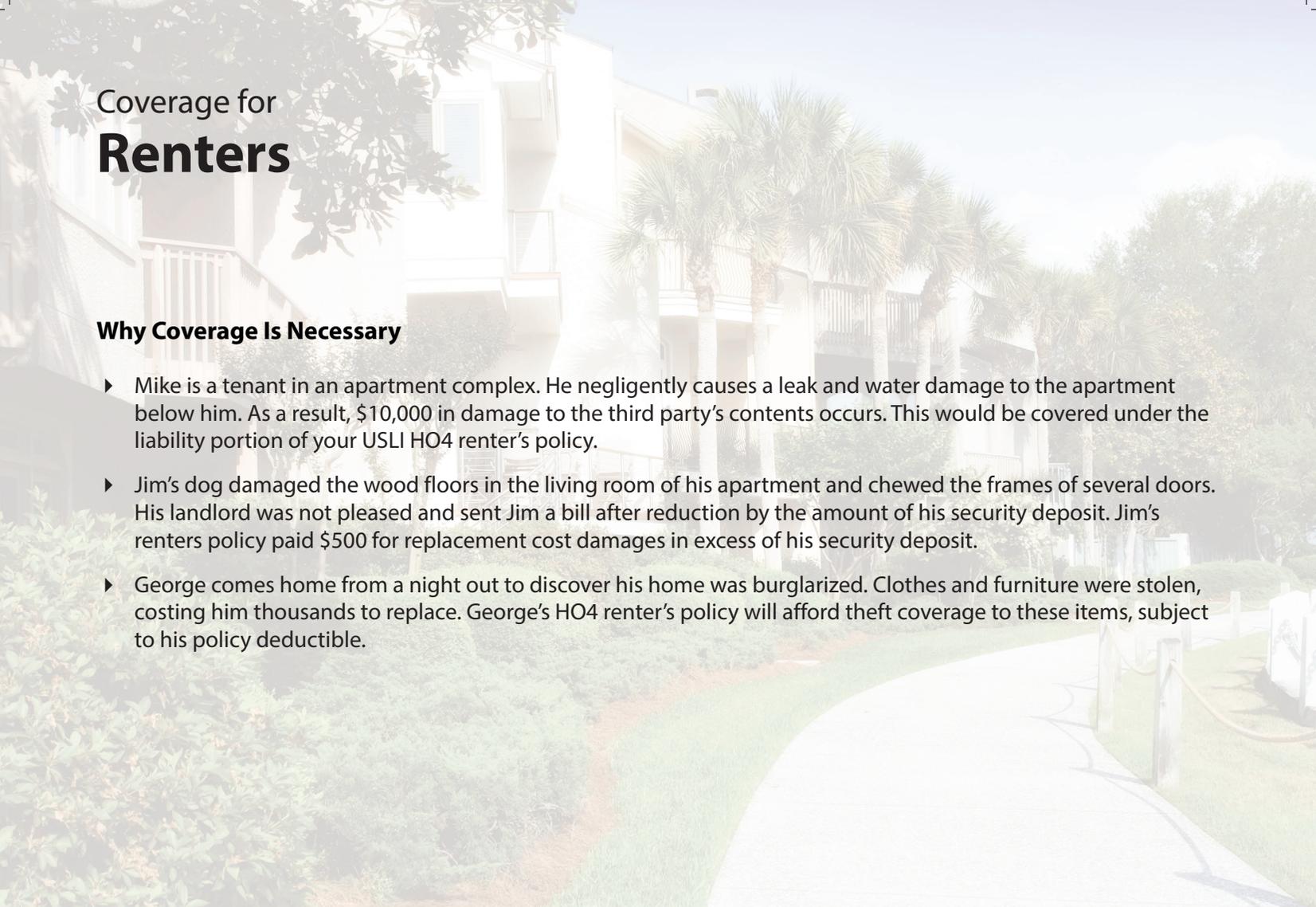
- ▶ We offer additional features to enhance your renters coverage
  - Renters Protection Plus is an additional feature that offers increased coverage for portable electronics, loss of silverware, business personal property and theft of jewelry, watches, furs and stones
  - Coverage for pet damage can be added if a pet damages the home being rented
  - Landlord/Property owner may be added as an additional insured for no additional premium

Home is where the heart is, but it's also where you keep everything you need in order to live your life. Many individuals overlook a renters policy, especially if it's not required by a landlord or leasing office. The truth is, you are responsible for your belongings. Think about everything you use during the day. When you add up the cost of all of these items, it can take a substantial amount of money to replace your belongings if they are damaged or stolen.

Not only can we protect your personal belongings, we can also protect your financial assets in the event you or a family member cause injury to another person or their belongings. If a guest is injured in your home, your policy can help pay for their medical expenses. Renters is an inexpensive way to protect your paycheck, so it's time to make your home a happy one.

**Additional Advantages**

- ▶ Instant phone and web quoting available
- ▶ Renters insurance can be bound online
- ▶ A Berkshire Hathaway company
- ▶ A++ rating by A.M. Best



# Coverage for Renters

## Why Coverage Is Necessary

- ▶ Mike is a tenant in an apartment complex. He negligently causes a leak and water damage to the apartment below him. As a result, \$10,000 in damage to the third party's contents occurs. This would be covered under the liability portion of your USLI HO4 renter's policy.
- ▶ Jim's dog damaged the wood floors in the living room of his apartment and chewed the frames of several doors. His landlord was not pleased and sent Jim a bill after reduction by the amount of his security deposit. Jim's renters policy paid \$500 for replacement cost damages in excess of his security deposit.
- ▶ George comes home from a night out to discover his home was burglarized. Clothes and furniture were stolen, costing him thousands to replace. George's HO4 renter's policy will afford theft coverage to these items, subject to his policy deductible.

## Eligible Risks

- ▶ Renters of a dwelling, an apartment, a condominium, or a cooperative unit
- ▶ Those renting in a coastal area
- ▶ Those with one prior loss

## Most Common Ineligible Risk Characteristics

- ▶ Those renting a mobile home
- ▶ High-profile applicants
- ▶ LLCs, estates, trusts, limited partnerships and corporations as named insured
- ▶ The unit or home is rented to college students or has roomers or boarders
- ▶ The unit or home has a woodstove or space heaters