



## RENTERS INSURANCE, FOR YOUR PEACE OF MIND

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Apartment owners carry insurance, but only on THEIR property.

The most widespread misconception of renters is that property damaged by fire, windstorm or hail, explosion, smoke, vehicles, vandalism, falling objects, electrical plumbing/air conditioning or heating mishaps, rain, snow, ice or sleet **is covered by their landlord's policy.**

Also, have you thought about the risk of a lawsuit or medical expenses for personal injury if guests are injured in your apartment? Or if you become involved in a liability claim from outside sports activities, or from your child with a wild baseball bat in a neighborhood game, or even from pets?

Renters insurance covers your personal belongings and can include liability coverage as well as protect you if someone gets injured at your apartment home. The cost is relatively low and one of the wisest purchases an apartment resident can make.

You may not realize what your belongings are worth until you make an inventory and start adding things up. Once you do this, contact several insurance companies to determine which company best suits your needs. When you decide on an insurance carrier, have them provide you with a "declaration page", which is proof that you have renter's insurance.

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Signature

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Date

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Signature

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