

Renters Insurance



Policy Highlights

Personal Property[†]

Covers your personal property in the event of a loss caused by common perils, including fire, smoke, theft, water damage, vandalism, and more.

Additional Living Expense

Covers you and members of your immediate family living with you for living expenses, over your usual expenses, when your home is uninhabitable because of a covered loss.

Personal Liability

Covers you and members of your immediate family living with you against lawsuits arising from bodily injury and property damage as well as the cost of legal defense. Watercraft liability for many boats is included at no additional premium.

[†] These coverages are subject to policy exclusions on an actual cash value basis (replacement cost less depreciation).

*Fact: 64% of renters recently surveyed say they don't have Renters Insurance.**

From burglary and pipe bursts to smoke damage and vandalism, when the unthinkable happens, make sure you're covered. Many people don't realize their personal possessions inside their apartment or rental home aren't covered by their landlord's insurance policy.

For less than \$10 a month, you can protect yourself with a Renters Insurance policy from Auto-Owners Insurance.**

(continued on reverse)

* Survey performed by the Independent Insurance Agents & Brokers of America.

** Risks are subject to underwriting approval and premiums depend upon limits chosen and other factors.



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Renters Insurance (continued)

Optional Coverages

- **Special Personal Property Coverage**
Adds coverage for additional risks of loss subject to certain exclusions
(Not available in all states)
- **Personal Property Replacement Cost**
Provides “new for old” coverage
- **Renters Plus** (Not available in NC)
 - Refrigerated Products — adds up to \$750 of coverage. Policy deductible applies.
 - Waiver of deductible for damage caused by broken glass.
 - Property Damage caused by the backup of a sewer or sump pump.
Coverage limits vary by state and are subject to a \$250 deductible.
(Ask your agent about the limit available in your state)
 - Waterbed Liability for damage to the premises you occupy.
- **Scheduled Personal Property**
 - Jewelry
 - Personal Computers
 - Silverware
 - Recreational Vehicles
 - Watercraft
 - Plus more
- **Recreational Vehicle Liability**
- **Watercraft Liability** (Not available in all states)
- **Additional Residence Premises Liability**
- **Professional Liability**
- **Incidental Business or Farm Liability**

Premium Advantages

There are several premium advantages available in most states if you and your home qualify:

- Multi-Policy Discount (for Auto or Life policies)
- Age of Insured Discount
- Protective Device Discounts
- Fire Resistive Discount
- Higher Deductibles
- Alarm Discount
- Lower rates if in building with 5 or more units

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Auto-Owners Insurance

