

Renters Insurance

Why do you need Renters Insurance?

Tenant (Renters) Coverage is the most under-purchased insurance coverage available! It is estimated that less than 20% of all renters nationally purchase coverage to protect their belongings and personal liability.

The Substantial Investment in Personal Property

Many renters don't realize or think about the substantial amount of money they have invested in personal property, or how financially damaging it would be if they suffered a loss. If renters add up what it would cost to replace just their stereo equipment, CDs, television, VCR, computer, furniture and clothing, most would be surprised at how much is at risk.

More Important Considerations

Even more important for the renter than potential loss of belongings is the exposure to being sued for a negligent or alleged negligent act. Should a guest be injured in the apartment or an errant golf shot seriously injured someone, for example, the cost to the renter for defense and possible judgement could be a financial disaster without renters insurance.

**This is not a policy, but merely a general description of available coverages. Please refer to your actual policy for full coverage details, including exclusions and limitations.*



The Tenant Policy (HO-0004)

Renters Insurance, is similar to the policy purchased by the owner of a house but tailored to fit the needs of a renter. The policy covers many things including...

- Personal belongings such as furniture, clothing, appliances, etc.
- Additional living expenses incurred if the residence is temporarily uninhabitable following a loss.
- Alterations or improvements made to the building at the renter's own expense.
- Personal liability for bodily injury and property damage claims or lawsuits.

The bottom line is Renters Insurance provides valuable protection at an affordable rate, in this case the peace of mind is well worth the premium!

Contact your Patriot Insurance Independent Insurance Agency for more details.



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