

Many people do not understand what renters insurance can do for them. Insurance can assist in financial and emotional recovery from disasters. It replaces more than any community organization can provide.

If you rent an apartment or a house, renters insurance will reduce the financial hardship of a fire, theft, or other disaster.

This brochure should answer most of your questions about what renters insurance is—and why you should have it.

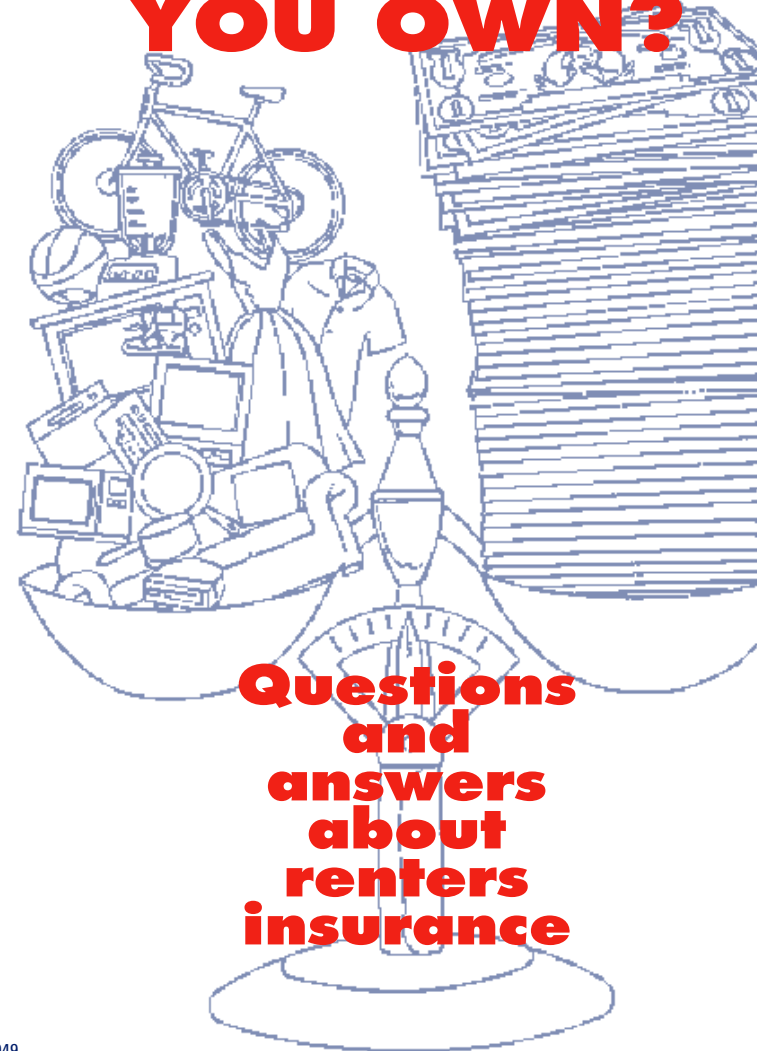
Other insurance questions?

Call your insurance company or local agent, your state insurance commission, or the **National Insurance Consumer Helpline, 1-800-942-4242.**

For safety information about fires, winter storms, tornados, floods, hurricanes, and other hazards, contact your local Red Cross chapter:



CAN YOU AFFORD TO LOSE EVERYTHING YOU OWN?



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What is renters insurance?

Renters insurance is insurance that pays you if your personal property is damaged or stolen. Renters insurance can cover fire and smoke damage, theft, vandalism, damage from wind-storms and hail, damage from explosions, water damage from plumbing problems, and many other hazards. It also protects you from liability if an accident happens in your home and may pay your temporary living expenses if an emergency forces you to leave your home.

Doesn't my landlord's insurance protect my belongings?

No. Your landlord's insurance does not protect your personal property. It only protects the building.

Won't renters insurance cost too much?

No. Renters insurance is available at low cost for your personal property. It costs a great deal less than car insurance. Renters insurance costs less than \$12 a month in most areas of the country.

What if I don't own much property?

You probably own a great deal more than you think—furniture, clothing, stereo, television, books, toys, jewelry, sports equipment, pots and pans, dishes . . . What would it cost to replace everything in your apartment if there was a fire or other disaster?

Is all renters insurance the same?

No. Some policies cover more than others. The deductible (an amount you pay before the insurance starts to pay) and limits may vary, and the cost for the same coverage may be different from company to company.

Who should I buy renters insurance from?

Shop around for the policy that meets your needs at the best price. If you have a car, the company that insures it is a good place to start. Discounts may be available if you have more than one policy with the same company.

ASK ABOUT

- contents coverage
- replacement value coverage
- living expense coverage
- liability and theft
- what is *not* covered
- deductibles
- discounts