



Renter's insurance can cover repair or replacement of your personal property damaged, destroyed or stolen as the result of various types of peril -- fire or lightning, windstorm or hail, explosions, smoke, vandalism, theft, damage by glass, electrical surge damage, and water-related damage from home utilities, and more. Whether you live in an apartment, duplex, condo, townhouse, dorm, or other leased property, if your home is made unlivable by one of these perils, Renter's insurance will pay for the associated expenses. Coverage is usually limited to a percent of the total value of the policy. At a reasonable price this policy will also cover someone's injury while at your home and consequently sue you while protecting your assets.

Protect your personal property

-Examples of types of losses your property can be insured against, but not limited to:

- ✚ Break In
- ✚ Fire
- ✚ Smoke
- ✚ Vandalism
- ✚ Windstorm
- ✚ Lightning

What renter's insurance coverage protects

-Renter's insurance coverage protects items that can be found in a home, such as a TV, stereo, computer, or clothing. Depending on the insurance policy, renter's insurance can also provide:

- ✚ Personal property replacement, which pays for the cost to repair or replace most covered items without deduction for depreciation (up to the policy limits)
- ✚ Insurance coverage up for personal liability claims made against you for bodily injury or property damage to which coverage applies
- ✚ Insurance coverage for guest medical benefits, additional emergency living expenses, and credit card protection (within policy limits)
- ✚ Insurance coverage of the personal property in your car, garage, or storage unit.