



# Renters/Tenant Insurance

## Coverages Available:

- ▲ Personal Property - Personal belongings in dwelling or detached structure which are not permanently attached to the home.
  - Clothing, appliances, furniture, etc.
- ▲ Personal Liability - Third party coverage for legal/medical expenses in the event the homeowner is found legally liable for property damage or causing injury.
- ▲ Loss of Use - Paid expenses due to a partial or total covered loss in the event the home is uninhabitable.
  - Lodging, meals
- ▲ Medical Expenses - Third party coverage for minor medical injuries
  - Limit of \$1,000
  - Paid regardless of homeowner's negligence

## Annual Pay or Payment Plans Available:

- ▲ Semi Annual (50% down, 50% on 6th month of policy)
- ▲ 3 Pay Plan (50% down, 25% on 3rd and 6th month of policy)
- ▲ 4 Pay Plan (25% down, 25% on 3rd, 5th, and 7th month of policy)
- ▲ 7 Pay Plan (25% down, 12.5% on for first 6 months of policy)
- ▲ 11 Pay Plan (\*16.7% down, and 8.33% for first 10 months of policy)

*\*Automatic Payment Plan ONLY*

**Renters Insurance: Less than \$13 per month**

**Base Annual Premium: \$150**

**Minimum Deductible: \$1,000**

## Optional Coverages

- Scheduled Personal Property
- Identity Fraud Expense
- Limited Fungi Wet or Dry Rot or Bacteria
- Refrigerated Personal Property
- Business Property Increased Limit
- Self-Storage Facility Increased Limits



Property | Liability | Workers' Compensation |  
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