

Why Renter's Insurance?

My Landlord Covers Me!



Cost to Replace Basics

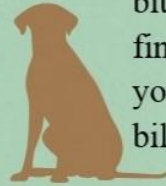
Even the most sparse living quarters cost money to refurbish...

Here's a quick estimate that is no frills:

Clothes - \$3,000
Couch - \$1,000
TV - \$ 700
Mattress - \$1,200
Linens - \$300
Computer - \$1000
Kitchen items - \$300



This totals \$7,500, and this is a skeletal list. Could you afford to pay out of pocket for this?



I Have No Liability

Liability covers you for things that happen in your house, damage caused by you or a pet, and if you get sued.

If you own a dog and he/she bites someone...you are financially responsible. Can you afford to pay for medical bills and/or a lawsuit?

Likely no, but the liability on your renters policy can!

Or what happens if someone gets food poisoning at your Super Bowl party and sues you for medical and distress payments?

Loss Of Use?



How will you afford temporary housing should you suffer a catastrophic event, such as a fire, at your apartment without a renters policy?

The "loss of use" coverage provides money to be used for temporary housing.