



Providing a full range of insurance products.

## RENTER'S INSURANCE

It's called renters insurance and contents insurance, but it could also be called "your stuff" insurance. Insurance One Agency offers coverage options that protect you, your family, and your personal property.

You have a lot of things that are important to you – from your clothes and furniture to your sound system and computer; and you want to feel confident that everything you've worked for is not at risk. Here are a few things to think about and discuss with your agent.

- Knowing your insurance company's level of service and record of paying claims.
- Determining accurate cost to replace your belongings.
- Ensuring you have protection against bodily injury and property damage claims.
- Getting discounts for insuring your cars and possessions with one company.
- Obtaining personal property protection that follows you around the world.
- Lowering premiums with higher deductibles.
- Learning how the average renter's policy may cost less than \$20 per month.

When you buy renters insurance you should know what you're getting. Here are some explanations of common insurance terms.

These protect you and other people:

- **Personal Liability.** This applies if someone is injured or property is damaged and you are responsible.
- **Medical.** This covers medical expenses for guests if they are injured in your residence.
- **Additional Living Expenses.** If you can't live in your residence because of a covered loss. Some companies will pay additional living expenses while it is being repaired.

These protect your belongings:

- **Personal Property.** This helps replace items if they are lost, stolen or destroyed as a result of a covered loss.
- **Scheduled Personal Property.** If you have special possessions, you may want to talk to your agent about adding coverage to protect them.

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