

How Renter's Insurance Helps Cover Your Valuables

Imagine for a moment you've just returned home from a long day at work to find there's been a fire. Everything you owned has been destroyed; your flat-screen TV, computer, furniture, books, game consoles, jewelry, collectibles and clothing. What if that happens? Could you afford to replace everything you've lost? Many people can't.

When you purchase a Renter's Insurance Policy, your personal property is typically covered for events that include theft, smoke and water damage from plumbing. Personal Liability Coverage is also included to satisfy legal state minimums for \$100,000 property liability to the landlord's property, medical costs for persons injured on your premises, who do not reside within your household, and covers you for unintentional acts on or off premises.

If you can't live in your home after a covered loss, typically a Renter's Insurance Policy will cover the costs of living, hotel and meals.

Renter's Insurance Policies are very affordable. They range \$8-12 for a typical apartment and \$12-16 for a house. Many insurance companies offer convenient payment options, including credit card. You may qualify for a discount on your Renter's Insurance Policy if you are insured by the same company for auto, RV, commercial or life.