

RENTERS INSURANCE COVERAGES EXPLAINED:

COVERAGES NORMALLY INCLUDED:

C) **Personal Property** refers to your personal belongings such as your clothes, furniture and appliances, etc. Provided your policy includes "Replacement cost coverage" we will pay the cost to replace these items with new items, not the actual cash value of your items as you long as they are replaced. Antiques, collectable or items of unusual worth should be scheduled on your policy as these items are not covered properly by an unendorsed policy. Also, special limits apply to theft of some items such as: silver, gold, money, firearms, jewelry and others. Additional unique limitations and exclusions apply to business personal property and tools. Please contact us if you are concerned about some of your items and I will make sure we properly insure those.

D) **Personal Liability** protects you and your relatives who are members of your household if you are legally liable for injuries to other people either on or off your property, or if you accidentally cause damage to anyone else's property. We will also pay the costs to defend you in lawsuits brought against you. Business exposures including home businesses are of a unique nature and require specialized coverage NOT intended to be covered by this unendorsed coverage as does serving on any board of directors including non-profit organizations. Please call me so we can specifically design your policy to cover any exposures of this nature. *(Of course certain acts are excluded and some or simply not included in coverage, please contact me with any specific questions you have.)*

E) **Medical Payments** act as a goodwill coverage for those accidents that occur on your property. You can request medical payments to pay where legal liability has not been decided, such as the child from next door slipping on your front steps as he comes by to sell candy. He breaks his leg because they were wet but doesn't file a lawsuit.
(Coverage here does NOT apply to residents)

F) **Loss of Use**, this coverage pays for temporary housing should your home be unlivable due to a covered loss. For instance, your building catches fire and burns down. Your Loss of Use coverage will pay for an apartment or like housing until your building is rebuilt.

** This is a brief summary of coverages only. Please consult your policy for exact wording. If you have any questions please do not hesitate to contact me.*