

# TENANT INSURANCE

COVERAGE FOR YOUR PERSONAL PROPERTY AND LOSS OF USE

## COVERAGES

### Scheduled Personal Property

This coverage allows you to schedule a value on specific items.

- Jewelry
- Silverware
- Musical Instruments
- Personal Computers
- Recreational Vehicles
- Furs
- Watercraft
- Antiques
- Camera
- Fine Arts
- Motorcycles
- Plus More

### Personal Liability

This coverage protects you and your resident family members for bodily injury and property damage you may be legally responsible for.

Additional coverages under the liability section include:

- Business Pursuits
- Personal Injury Coverage
- Medical Payment to Others

## SERVICE THAT LETS YOU DECIDE

Most people think about their tenant insurance twice — when they pay the premium and if they have a claim. We work hard to make it easy to think about your tenant insurance anytime, but especially if you have a claim.

Even if you never have a claim, we give you chances to decide. You could choose a higher deductible and reduce your premium. Or you could decide to put your tenant and auto insurance in the same package for the convenience of having everything on one bill and the benefit of a mutli-policy discount. You can even choose to keep policies separate and still enjoy the mutli-policy discount.

### SAVE UP TO 20%

You can automatically lower your homeowners premium with the following discounts.

- *Non-Smoking Discount* if no one in your home has smoked for at least the past 12 months
- *Smoke and Burglar Alarm Discount* depending on the type of alarm
- *Dead-Bolt Lock Discount* if you have working dead-bolt locks on all entrance doors
- *Fire Extinguisher Discount* if you have a properly maintained ABC-type extinguisher in all cooking areas

## TENANT INSURANCE PROGRAM



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