



Renter Protection Plan

by National Real Estate Insurance Group

Coverage for You and Your Stuff

Did you know that your landlord's property insurance does not cover your belongings in the event of a property loss? Renters Insurance provides reimbursement for your personal property if it gets damaged by a covered loss as well as liability protection for you.

Coverage Overview

Personal Property Coverage

Coverage to replace your household goods and personal belongings such as clothing, electronics, furniture, and appliances that are damaged by a covered loss or stolen.*

- ▶ You choose the amount of coverage – \$10,000, 25,000, or \$50,000
- ▶ Limitations may apply for some high value items such as jewelry, money, documents, and watercraft
- ▶ A deductible of \$500 applies

Loss of Use

Coverage that reimburses you for the cost of maintaining a comparable standard of living following a covered loss if you are unable to stay in your rental unit, up to your policy limits. This may include the cost of a hotel, rent, gas, and/or food that exceed your normal expenses.

Personal Liability Coverage

\$100,000 of coverage for injury to another person, or property damage to your rented premises that may occur as a result of your negligence. This includes legal defense costs.

Medical Payments

Up to \$25,000 of coverage per person for medical expenses if someone is injured at your rented home, or off premises as a result of your negligence or your animal.

* Does not cover maintenance, normal wear and tear, intentional damage, or misplaced property. See policy for exclusions.

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