

## Backed by the Insurance Company You Can Trust

Get the protection you want for your personal property with a renters insurance policy from Selective. It's a smart, economical decision, and we'll help you design a plan matched to your needs. The average Selective renters insurance provides \$20,000 worth of coverage, with options available to insure as much as \$150,000 worth of your valuables.

And if you choose to individually list items such as jewelry, electronic equipment and other high-end items with serial numbers or appraisal certificates, you have the option to purchase scheduled personal property coverage, insuring up to an additional \$100,000.

## We're Here for You

Our agency and Selective serve your area and are dedicated to supporting you – our customer. We live and work near you, so you can benefit from extraordinary relationships and service.

**While we're discussing renters insurance, ask about Selective's other product lines:**

- Homeowners Insurance
- Condo Insurance
- Auto Insurance
- Umbrella / Excess Liability
- Flood Insurance

**For more information, contact me today.**

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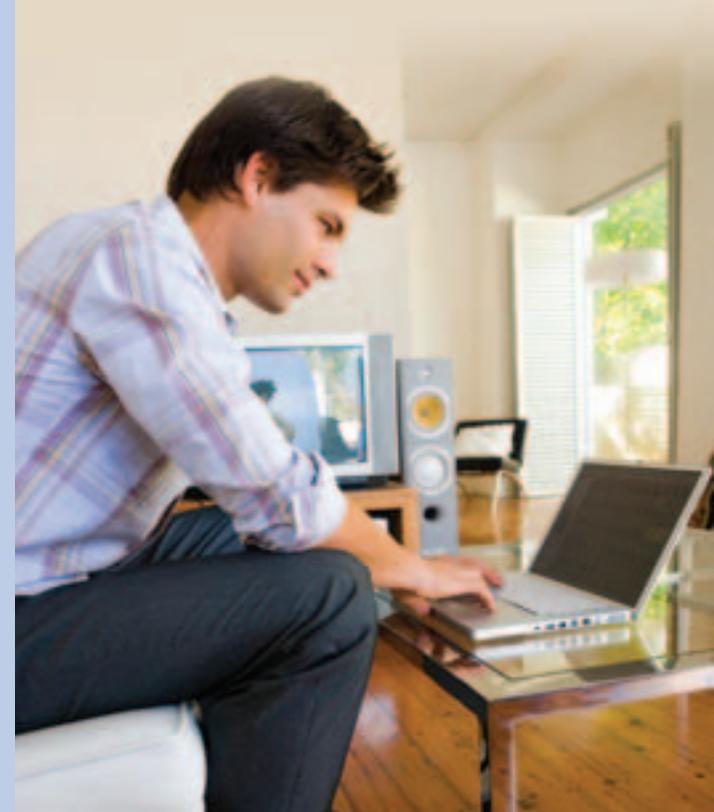


Response is everything.

[www.selective.com](http://www.selective.com)

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# Renters

## INSURANCE

Response is everything.

You may *rent* your home or apartment, but you *own* almost everything in it—from your furniture to your flat screen TV. So what would you do if tomorrow you had to replace everything you owned because of an accident or theft? Do you really know how much it would cost?

Look around you. At first glance, your possessions might not seem like they would add up to much, but you'd be surprised how much it would cost to start over—even with just the essentials, like clothing and furniture. Add in all the things, like comfort items and keepsakes, that make your home a reflection of you; and you see why having the right protection will help you.

# renters

A young boy with short brown hair, seen from behind, is holding a grey video game controller. He is wearing a light blue shirt. The background is a blurred indoor setting, possibly a living room, with a red fire extinguisher visible on the right.

## What is Renters Insurance?

Renters insurance gives you the peace of mind knowing you have protection for your possessions. Many renters assume the insurance that protects the physical structure they are renting also protects the items within it. Or maybe they think accidents or thefts don't happen in their neighborhood. Neither could be farther from the truth.

Accidents and theft are unfortunately a part of life, and Selective's renters insurance will help you be ready in the event the unthinkable happens.

Selective's renters insurance helps cover your items, whether purchased, received as a gift, or rented. Your policy helps cover items that might be affected or destroyed by a number of hazards including fire, vandalism, smoke, and wind and hailstorms. Your renters policy can even provide coverage on certain items you have taken with you when you are traveling away from home.

## Renters Insurance also Provides:

**Personal Liability Coverage:** For claims made against you for property damage or injury if someone gets hurt while in your property, even if you are not home at the time of the accident.

**Identity Theft Coverage and Reimbursement Costs:** If theft or unauthorized use or forgery of checks, documents or credit cards occurs

**Emergency Living Expenses:** Helps if you are forced to leave your home due to a covered loss