WESTERN NATIONAL
INSURANCE
The relationship company

Renter Insurance

Featured Benefits

- **No-Surcharge Promise**
  At Western National, we don't raise our policyholders' rates as the result of their claims.

- **Top-Rated Claim Service**
  Western National's claims staff averages 20 years of experience and routinely earns a 98 percent satisfaction rating from our customers who have had a claim.

- **Common Loss Deductible**
  You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal policy.

- **Ability to Schedule Valuable Items**
  Policies typically place certain sublimits on very valuable items, such as jewelry, laptop computers, and other electronics/valuables. By scheduling these items, you can protect those items above the common sublimits.

For more reasons why you'll be glad you chose Western National, visit us online at www.wnins.com/about

The **preferred solution** for coverage specially tailored to the needs of property renters!

CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when selecting options to meet their unique needs, including:

- **Additional Coverage Offerings**
  Policyholders may choose to add a wide variety of coverage options, including:
  - Equipment Breakdown
  - Special coverage for personal property - This optional coverage allows you to protect your personal belongings for anything that could happen except for a few exclusions.
  - Coverage for watercraft, snowmobiles, and bicycles
  - Computer Coverage
- **Personal Injury Protection**
  This optional coverage is available to protect you against loss due to libel, slander, defamation of character, and invasion of privacy.
- **Deductible Options**
  Policyholders may choose from a number of deductibles, with higher deductibles usually resulting in premium savings.
- **Billing Options**
  We offer many payment plans, and the ability to choose your due date and to pay via electronic funds transfer or online.

OUR COMPANY AT A GLANCE

- Founded in 1900 in St. Paul, Minnesota
- Available through Independent Agents only
- Rated "A" (Excellent) by A.M. Best

ADDITIONAL BENEFITS & DISCOUNTS

- **Identity Fraud Expense Coverage**
  Our renter policy includes $10,000 of coverage to help with expenses incurred as a result of identity fraud.
- **Multi-Policy Discount**
  Receive a discount for choosing Western National for your renter and auto coverage.
- **Protective Device Discount**
  A discount may be available to you if you have protective devices to keep your apartment safe, such as burglary or fire department alarms.

Download the Western National mobile app today!

ANDROID APP ON Google play | Available on the iPhone App Store

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