

# Do you need Renters Insurance?

Unfortunately, **less than 40% of renters have a renters' policy**. Most often because of misguided answers to these common questions:

- **Doesn't the landlord's policy cover me?** No, your Landlord's property insurance is only to protect their building and their stuff.
- **Why do I need it if I own very little?** Walk around your place and take inventory. You'll likely count multiple electronics (TVs, Sound, etc...), furniture, kitchen equipment, bicycles, clothing, and valuables. Add up the replacement value, that's how much you'd be out after a bad disaster.
- **Why would I need liability insurance?** This could be the most important of all. If someone is injured by you—a friend, a neighbor, a stranger—they could sue you, and liability coverage helps alleviate that cost.

## YOU CAN INEXPENSIVELY PURCHASE AS MUCH RENTERS' INSURANCE AS YOU NEED AND MODIFY IT WHENEVER.

**Your Personal Property:** On average, most are surprised to discover that they own over \$20,000 of stuff. All items are protected by a renters' policy against a long list of perils, including fire, lightning, smoke, theft, ice, plumbing, and more.

**Your Liability Coverage:** A standard renters' policy includes liability coverage, providing protection if someone is injured by you or any other person covered on the policy. This personal liability is not just limited to what happens in your home. It pays court judgments, as well as legal expenses, up to the policy limit.

## AND, THERE ARE BONUSES!

- It covers your personal belongings, whether in your home, car, or while travelling due to theft and other covered losses.
- If your home becomes uninhabitable, it may cover "additional living expenses," including temporary living space, food, and more.

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