



# Renters Insurance

Whether you call a rented house, condo or apartment your home, you can benefit from renters insurance. We can help!

## CONTACT US TODAY:

Tel: 805-965-0071 | <http://www.bbsbins.com/>

## There's Something You Should Think About

What do you think your belongings are worth? Conducting a thorough home inventory might be an eye-opening experience since the value of your furniture, DVD collection, clothing, books and moveable appliances can really add up. Without coverage, replacing these items could be a real financial hardship. With renters insurance, you are covered.

Plus, if you have valuables such as expensive jewelry or collectibles, an endorsement to a renters insurance policy can add to the policy's provisions. This means that in the event of a covered loss, the amount of insurance is enough to cover the repair, replacement or cash reimbursement of the item. That also means that your expensive camera equipment or wedding ring can be covered, too.

Renters insurance provides protection against both property loss and liability (in the event that you cause injury or property damage). To learn more about what that means, we've covered some basics about each.

### Property Protection

Renters insurance covers your possessions against damage for things such as fire, smoke, lightning, vandalism, theft and water damage (but not flooding)—to name a few. It also extends beyond on-premise theft and hazards, covering property that is stolen from your car, or lost or damaged anywhere you happen to be.

### Liability coverage

In addition to protecting your personal property, renters insurance also protects you in the event that you are responsible for injury or property damage to others. That means you'll likely be protected if someone slips and sprains their ankle at your annual birthday bash.

Liability also provides coverage for legal defense costs and judgments in a lawsuit, whether the incident occurred within your rented residence, or elsewhere.

### Coverage options

There are two personal property coverage options to choose from: replacement cost value or actual cash value. We recommend insuring your personal property for its replacement cost value. Here's an example to illustrate the difference:

The furniture you bought a few years ago for \$650 is now worth only \$100, but today costs \$900 to replace. With an actual cash value policy, you would get reimbursed the current depreciated cost minus your deductible. However, if you have replacement cost for your personal property, you would collect the full cost to replace the furniture, less your deductible.

The longer you own your belongings the less value they hold. replacement cost value ensures that you can replace yesterday's purchases at today's prices.

Contact Brown & Brown Insurance today at 805-965-0071 to learn more about all of our personal risk management and insurance solutions for your home, auto and life.

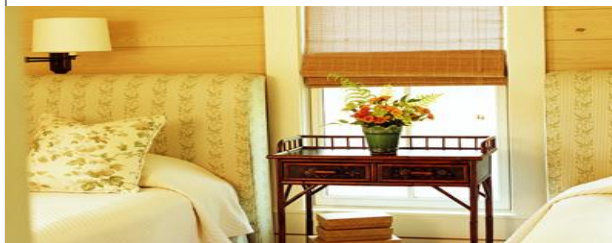
## Is Coverage Affordable?

Because renters insurance covers only the value of your belongings, not the building, the premium is relatively inexpensive. For about the same cost as going to the movies once a month, you can gain peace of mind, regardless of life's unexpected mishaps. Why do I need renters insurance?

## Why Do I Need Renters Insurance?

Just because your landlord has coverage doesn't mean that you do, too. In most cases, your landlord's insurance policy covers only structural damage to the building itself. If the structure goes up in flames, your landlord's coverage would include repairs to the building, but not reimburse you for your possessions. Renters insurance protects your possessions in case of a covered loss from fire, smoke, lightning, vandalism and theft. It also extends beyond on-premise theft and hazards, covering property that is stolen from your car, or is lost or damaged anywhere you happen to be.

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**Know your coverage, know your risk.**