



It's called renter's insurance and contents insurance, but it could also be called "your stuff" insurance. Insurance One Agency offers coverage options that protect you, your family, and your personal property.

You have a lot of things that are important to you—from your clothes and furniture to your sound system and computer—and you want to feel confident that everything you've worked for is not at risk.

Things to find out:

- » Knowing your insurance company's level of service and record of paying claims
- » Determining accurate cost to replace your belongings
- » Ensuring you have protection against bodily injury and property damage claims
- » Getting discounts for insuring your cars and possessions with one company
- » Obtaining personal property protection that follows you around the world
- » Lowering premiums with higher deductible
- » Learning how the average renter's policy may cost less than \$20 per month

What it all means:

- » Personal Liability This applies if someone is injured or property is damaged and you are responsible
- » Medical This covers medical expenses for guests if they are injured in your residence
- » Additional Living Expenses If you can't live in your residence because of a covered loss, some companies will pay additional living expenses while it is being repaired.
- » Personal Property This helps replace items if they are lost, stolen, or destroyed as a result of a covered loss
- » Scheduled Personal Property If you have special possessions, you may want to talk to your agent about adding coverage to protect them