



*Is pleased to offer...*

## ***Insurance for Renters***

**You may not realize just how valuable your possessions are.  
...until you have to replace them.**

If disaster strikes, your landlord is not responsible for replacing your personal belongings. The expense of replacing all of your personal property could be financially draining. That's why we offer a comprehensive package policy for people who rent.

At the Henry D Young, Inc Insurance Agency, we know that people who rent are looking for easy to understand, complete and reasonably priced insurance.

**A Renter's Insurance policy provides you with three essential types of protection:**

1. Personal Property

A Renter's Policy covers your household or personal property such as clothing, furniture, TV's, stereos, etc on premises. It also covers your personal property when you are away from home – such as on a vacation. You can also add coverage for valuable items such as jewelry, antiques, collectibles and furs.

2. Loss of Use

A Renter's Policy covers your additional costs if your home is uninhabitable due to an insured peril.

3. Comprehensive Personal Liability

Renter's Insurance provides comprehensive personal liability coverage. It gives you protection when you are legally liable for those accidental trips, falls and other injuries to visitors or guests in your home. The policy also helps pay the visitor's medical bills if they are injured accidentally while on your property.

**Your property will be protected from these perils:**

- Fire or lightning
- Smoke
- Vandalism
- Theft
- Explosion
- Falling objects
- Riot or civil commotion
- Windstorm
- Freezing of plumbing, heating and air-conditioning systems
- Water damage from plumbing or heating systems
- Vehicles
- Collapse of the building
- Debris removal

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