



# RENTERS INSURANCE

## PROTECT WHAT YOU OWN.

Say your place catches fire. Maybe a pipe bursts and floods your apartment. Or you come home to a broken lock, a trashed apartment and your most treasured possessions missing. What now?

### Don't let a break-in rob you of your financial security.

Sure, your landlord's policy covers your building. But if the unexpected strikes, a State Farm® Renters Policy covers your stuff. And the unexpected might be more likely than you think: renters are almost twice as likely to experience a burglary than homeowners.<sup>1</sup> If your apartment is burglarized or damaged by a wide variety of causes, your policy could help foot the bill to replace your belongings. And it could cost less than you think: if you already have a State Farm Auto Policy, it only costs \$2 to \$4 more per month for a State Farm Renters Policy.<sup>2</sup>

### What's covered?

Your policy could help pay for a variety of property and liability claims:

- **Property:** The stuff you keep in your place, such as your furniture, clothes, and electronics. It could even cover belongings you take with you while away from home.
- **Liability:** In certain situations, your State Farm Renters Policy could help protect your finances by paying for damages which you're legally responsible for, and even your legal defense. For example, the policy could help cover legal defense costs if a visitor accidentally got hurt at your place and took you to court.

Your policy could help after many different losses, including those caused by:

- ✓ Theft
- ✓ Fire or lightning
- ✓ Windstorm or hail
- ✓ Smoke
- ✓ Artificially generated electrical current (power surge)
- ✓ Vandalism or malicious mischief
- ✓ Freezing of plumbing system
- ✓ Weight of ice, snow, or sleet

All property coverages are subject to exclusions, including those found in either the SECTION I – LOSSES NOT INSURED or the SECTION I – EXCLUSIONS area of the policy, depending on the state where you reside.

## Did you know?

If you have your auto and renters insurance with State Farm, you could qualify for discounts on both policies.

## Other costs covered by the policy

Your policy may also help pay for:

- Removal of your damaged property after a fire, or other loss covered by the policy.
- Extra expenses for your household to live elsewhere, if your home is uninhabitable because of damage covered by the policy.

## What's not covered?

There are causes of loss that the policy doesn't cover. For example:

- Water damage caused by flood or underground water
- Liability for business-related activities
- Liability for intentional injury or property damage
- Damage caused by earthquake or mudslide

You may want to talk to your agent about a separate earthquake policy, or a separate NFIP-direct *flood policy* offered by the federal government.

For more information about what isn't covered, please refer to either the SECTION I – LOSSES NOT INSURED or the SECTION I – EXCLUSIONS area of the policy (depending on the state where you reside), or SECTION II – EXCLUSIONS.

## Deductibles

A "deductible" is the amount that you are responsible for when you file a claim. For example, let's say you file a claim for \$10,000 after a burglary, and your deductible is \$500. So your policy covers you for \$9,500, and you are only responsible for \$500.

Generally, the higher your deductible, the lower your premium. But with a higher deductible, your financial responsibility would be higher if you file a claim. Your agent can help you determine the deductible that's right for you.

## Coverage caps

Your State Farm Renters Policy has coverage limits on certain types of property, such as computers, collectibles, jewelry, and other valuables.

**Here's an example:** Suppose your apartment had been broken into and your computer and printer were stolen. If your policy limit for home computers and equipment was \$5,000, the policy would reimburse you up to that limit after your deductible has been met.<sup>3</sup>

Your coverage needs may change over time, so be sure to review your policy with your agent every year.



## Extra coverage you just might need

Depending on your situation, you may need separate, broader coverage for additional financial protection.

Do you...	Then consider...
Have concerns about your personal liability?	<b>A Personal Liability Umbrella Policy (PLUP)</b> for extra liability coverage in increments of \$1 million, in case you're sued for damages that exceed your State Farm Renters or Auto Policy liability limits.
Own jewelry, fine arts or other valuables?	<b>Other policy options or a Personal Articles Policy (PAP)</b> , which can give you higher coverage limits or broader protection.
Work out of your home?	<b>Other policy options for home business coverage</b> , which may cover your business-related property and liability. You may also want to consider a separate, more comprehensive business policy for your home-based business.
Want to protect yourself against identity fraud?	<b>Adding the Identity Restoration Coverage Endorsement</b> to your State Farm Renters Policy. It offers coverage for specific expenses caused by identity fraud and case management services to help counteract the effects of identity fraud.

## Stay organized with a home inventory<sup>4</sup>

Creating an inventory of your possessions could really help make your life easier. And thanks to our online tool, the State Farm HomeIndex™, creating an inventory is easier than ever. This tool is only available to State Farm customers, and can be used to:

- **Build an online inventory.** Snap a picture of each valuable, add its name and cost to replace it, and assign it to a category. You can add more details if you like, and then safely store your inventory electronically via the cloud.
- **Easily access your inventory.** Since your inventory is online, you can update it using a mobile device or computer. This tool enables you to filter your list and email it to yourself, your State Farm agent, or even a relative, when needed. Plus, if you need to file a claim, you'll have a list of your possessions at the ready.
- **Make moving easier.** When you're getting ready for a move, use our tool's Pack and Labeling system to easily print labels listing the contents of each box. It's a simple way to keep organized from start to finish during your move.

To access this tool, just register on [statefarm.com](http://statefarm.com)<sup>®</sup> and search for State Farm HomeIndex.

