

## RENTER'S INSURANCE

### **Your landlord's insurance policy doesn't cover your belongings.**

Even if the damage was caused by Mother Nature or your neighbor, your landlord isn't responsible for replacing your things.

### **Can you replace everything in your apartment for \$200?**

That's about the annual cost of renter's insurance. Your flat screen television, clothes, dishes. The cost of your belongings adds up quickly.

## WHY YOU NEED RENTERS INSURANCE

- To protect your possessions - Your property owner's insurance does not cover your belongings. Every day, residents just you are hit with the financial reality of a kitchen fire, theft, or the careless neighbor who overflowed their bathtub. Without renter's insurance you are responsible for replacing your possessions even if you aren't responsible for the accident.
- To protect yourself from liability - If you are responsible for an accident that causes bodily injury or property damage to others, you could be held liable; even to the property owner!
- To protect yourself financially - If your neighbor's unattended candle starts a fire that burns your apartment or home, can you afford to replace everything? From your flatscreen television down to your toothbrush, the cost of your belongings adds up quickly.
- To provide emergency living expenses if your apartment is damaged - If you are forced to move out of your apartment because of a covered loss, eRenterPlan will help pay for additional living expenses.
- It's affordable! - For the monthly price of two movie tickets, you can protect your lifestyle.

## THE BEST RENTER'S INSURANCE COVERAGE YOU CAN GET

- eRenterPlan offers the most comprehensive renter's insurance protection on the market

- Pre-approved Coverage - Your management company has arranged for all residents to have pre-approved renter's insurance. So you can start protecting your lifestyle today.
- Personal Property Protection at Replacement Cost\* - Your personal possessions are insured against fire, water and smoke damage, vandalism, burglary, lightning, windstorm and explosion. That means that the sofa you may have purchased 10 years ago will be replaced at the cost to purchase a new one today.

\* Replacement cost coverage varies by policy.

- Personal Liability Protection - Protection for up to \$100,000 for personal liability claims for bodily injury or property damage to others, with no deductible.
- Additional Emergency Living Expenses - Reimbursement for additional living expenses if you are forced to move out of your home as the result of a covered loss.
- Coverage for Roommates - Your policy includes coverage for up to five roommates, as long as they are listed on your lease. So you can purchase one policy and split the cost, making eRenterPlan even more economical.
- Prompt claims resolution - eRenterPlan specializes in renter's insurance exclusively, and our customer service representatives are dedicated to serving you. In the event of a serious loss, our team is onsite promptly to ensure that you're taken care of quickly.
- Solid Underwriters - Our partners are rated "A+" (excellent) for financial stability by A.M. Best Company, the insurance industry's foremost independent information provider.

**For more information and to sign-up go to [www.richmondpropertygroup.com](http://www.richmondpropertygroup.com), log-in to the tenant portal and click "Renter's Insurance" in the blue bar.**