

Resident Shield[™].com

Your personal belongings mean a lot to you. If a fire or other unexpected event occurs, your landlord's insurance probably won't cover the damage to your belongings. You'd have to replace your stuff...and that could get expensive. That's why you need Renters Insurance.



You can't count on your neighbors not making careless mistakes that could put you and your possessions in danger.

Protect yourself against carelessness!

Or, what if it were you at fault? You may be expected to cover damages to properties other than your own. Could you cover the expense with what is in your bank account?

Protect yourself against accident!

Renters Insurance can protect your personal property and:

- Coverage can start at less than 43¢ a day
- Personal property coverage options available from \$10,000 - \$40,000
- Includes personal liability coverage of \$25,000 for bodily injury and property damage claims (optional limit to \$100,000 available in most states)
- Covers your additional living expenses if your residence is uninhabitable as a result of a covered loss
- Brings you valuable peace of mind



Every day, residents like you are faced with the recovery from fire, flood, burglary or other disasters. Are you Protected?

• **Personal Liability** — Covers damages for claims made or suits brought against the insured for accidental bodily injury or property damage to others.

• **Personal Property** — Provides replacement-value coverage for your personal belongings, such as furniture, dishes and electronics. Special coverage limits apply to some items.

• **Additional Living Expense** — Covers costs over and above your usual living expenses if you are forced to live somewhere else while your residence is being repaired after a covered loss.

**Let us be your
Shield of Protection.**



Renters Insurance Rate Chart

Personal Property Coverage		Monthly Premiums			
Limits	All States (except FL, CA, TX, NC, NJ)	California w/ Earthquake	California w/o Earthquake		
\$10,000	\$12.66	\$17.74	\$16.66		
\$20,000	\$19.16	\$27.06	\$24.89		
\$30,000	\$25.66	\$36.37	\$33.12		
\$40,000	\$32.15	\$45.68	\$41.35		
Limits	Texas 0% Mold	Texas 25% Mold	Texas 50% Mold	Texas 100% Mold	
\$10,000	\$15.02	\$17.57	\$18.47	\$19.23	
\$20,000	\$23.12	\$27.05	\$28.43	\$29.61	
\$30,000	\$30.05	\$35.16	\$36.95	\$38.48	
\$40,000	\$38.15	\$44.64	\$46.91	\$48.85	
Additional Liability Coverage		Includes personal liability coverage of \$25,000, many states with optional limits of \$50,000 and \$100,000. Animal liability limited to \$25,000. Deductible is \$250. * Optional earthquake coverage is available in CA only. Deductible for earthquake loss is 10% of the personal property coverage limit. ** Liability Coverage is limited to \$25,000 in CT, GA, MI, and VT.			
Coverage	Additional Monthly Premium				
\$25,000	Included**				
\$50,000	\$0.75				
\$100,000	\$1.45				

AR77764/QQEVCO



**Guard your Possessions against
Lightning • Theft • Fire • Water • Wind**



Your plan of attack for the unplanned!

ResidentShield.com

Easy and Affordable Renters Insurance

Imagine coming home from work, stuck in traffic you think about nothing more than getting home to relax after a relentless day. As you turn the corner you are met by several fire trucks, dozens of firemen, and the smell of your possessions going up in smoke. Immediately, you wonder what you are going to do!

Did You Know? In most cases, it's not your landlord's responsibility to replace your possessions. Landlords don't even have to help you with an alternate living arrangement while your apartment is being repaired.

Who's there for you?

ResidentShield.com

will be there with you every step of the way!

For pennies a day, you can buy yourself peace of mind in knowing that ResidentShield will protect you and your possessions in the case of a disaster.

PROTECT YOURSELF NOW!!

Don't wait until it's too late.

ENROLL NOW!

www.ResidentShield.com

or call

(800) 566-1186



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*Not available in all states. Terms, conditions, limitations and exclusions apply. Please see policy for details.