



PERSONAL INSURANCE

Renters Insurance

Affordable protection for you ...



...and Your Personal Possessions

In all likelihood, your landlord has insurance on the building you call home. It protects your landlord against liability claims and covers the building, as well as personal possessions the landlord may have on the property.

But it doesn't cover you against liability claims. And it doesn't protect your possessions.

Is Renters Insurance right for you?

Do you own clothing, stereo equipment, cameras, a computer, jewelry, a bicycle, a television, artwork, furniture, antiques, coin collections, or other valuable items?

If fire damaged or destroyed the building, who would help pay for the loss of your personal possessions? Who would take care of your extra living expenses if you had to move into temporary quarters such as a hotel?

And what about personal liability? If your guest is accidentally hurt or if a family member hurts a guest or damages property, it could result in a lawsuit.

The Hartford's Renters Insurance is an affordable package of protection specially designed to answer all these questions.

Here's how The Hartford can help protect you.

The Hartford's Renters Insurance policy protects your personal property against loss due to fire, theft, lightning, windstorm, hail, explosion, smoke, vandalism, and a long list of other hazards.

If you're looking for broader protection for your personal property, you may want to consider our Special Personal Property Coverage endorsement. For a nominal additional premium, you can get coverage for all perils other than those that are specifically excluded. Ask your Independent Insurance Agent for a free quote.



You'll also protect your investment in built-in improvements, such as bookshelves or new wallpaper, for up to 10% of the policy amount. For example, if your policy includes \$15,000 in personal property coverage, your improvements are covered for up to \$1,500.

If you have to move into temporary quarters because of damage to your building, your additional living expenses, such as hotel or motel charges and the cost of dining out, are covered for up to an additional 30% of your personal property coverage.

If you're legally liable for accidental death or injuries to others on your premises, or for the actions of family members or pets, your policy would cover these liability claims. Even if you're not legally liable, the legal costs of your defense are covered.

If a person is accidentally injured in your home, or by any family member or pet, medical care payments are covered, regardless of liability.

If you or a family member accidentally cause physical damage to the property of others, the damage is covered up to \$1,000, regardless of liability.

Here are ways to save!

You may be eligible for these special credits:

Limited Access Credit. If the rental property where you live has a 24-hour security staff, you may qualify for up to a 10% credit.

Protective Devices Credit. Credits for security devices such as smoke alarms, burglary alarms, sprinklers and deadbolt locks can save you as much as 20%.

Mature Renters Credit. You don't have to be retired to get a discount on your renters insurance premium. Mature renters save even more, regardless of employment status.

Account Credit. If you insure your cars with The Hartford, you can save up to 10% on renters insurance.

Get the most from your policy.

Here are some tips to help ensure that you're fully protected.

Keep an inventory of your personal property, room by room, noting the original cost and date of purchase. This will be extremely useful if you have to file a claim. Begin keeping receipts of newly purchased items.

Take a photographic or video inventory of your rooms' contents. Don't forget cabinets, closets, and drawers. This visual reminder of your possessions can provide a detailed record for insurance claims or help in the recovery of stolen items. Keep your photos or video safely stored off the premises, such as in a bank safe deposit box. Have your valuable items, such as jewelry, stamp or coin collections, artwork, or antiques, appraised by certified dealers. A certified appraisal is your best proof of actual value. Again, safely store the record of the appraisal.

When you're away from home for a couple of days or more, take steps to make your home look occupied to discourage burglars. Leave a light on, shades partially open, and have a friend or neighbor remove newspapers from your doorstep. In snowy climates, arrange to have your walks shoveled if it snows while you're away.

Find out just how affordable renters insurance from The Hartford can be. Call your Independent Agent for a quote today.

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