

# Don't Be Left Out In The Cold

## Renters Coverage From State Auto®

You may think that your personal assets aren't worth much, but without renter's insurance, you could be paying big time in the event of a loss.



It's likely that your landlord's insurance policy will cover the building/home that you are living in, but their policy will not protect your personal possessions or protect you from liability.

### WHAT DOES RENTERS INSURANCE COVER?



#### Renters Personal Property Coverage

Renters insurance will help you pay for repairs or replace your possessions after things like theft, water damage, fire, smoke and windstorms. Renters insurance extends beyond your home — your items don't need to be in your home at the time they are damaged or stolen to be protected — whether your luggage is stolen while on vacation, or your laptop gets damaged at the cafe, you'll be covered.



#### Renters Personal Liability Protection

What if a guest slips and falls while visiting you in your rental property, if you get sued or there is property damage to your rental? A renters policy can assist with liability protection to help cover the legal costs or related damages and accidental bodily injury or property damage to others.



#### Medical Payments Coverage

When a covered accident on your rental property involves bodily injury to others, renters insurance can help with the associated costs.



#### Additional Living Expenses

Renters insurance helps you pay for additional living expenses if you can't stay in your rental. It can also help cover the cost of other additional living expenses such as meals and laundry.



#### Contents Replacement Cost

If your personal property becomes damaged and needs to be replaced, renters insurance will help cover the cost to replace the property with a similar type.

### DID YOU KNOW?



60% of renters don't have renters insurance<sup>1</sup>



The average renter has \$35,000 worth of belongings<sup>2</sup>



The average yearly premium for renters insurance is just under \$200<sup>3</sup>

<sup>1</sup> <https://www.policygenius.com/renters-insurance/who-needs-renters-insurance/>

<sup>2</sup> <https://www.insurance.com/average-renters-insurance-rates>

<sup>3</sup> <https://www.policygenius.com/renters-insurance/renters-insurance-calculator/>

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