

# RENTERS INSURANCE

Whether you call a rented house, condo or apartment your home, you can benefit from renters insurance. We can help! CONTACT US TODAY: Tel: (408) 227-9991

## What Protection Does it Offer?

Just because your landlord has coverage doesn't mean that you do, too. In most cases, your landlord's insurance policy covers only structural damage to the building itself. If the structure goes up in flames, your landlord's coverage would include repairs to the building, but not reimburse you for your possessions.

Renters insurance provides protection against both property loss and liability in the event that you cause injury or property damage. To learn more about what that means, we've covered some basics about each.

### Property Protection

Renters insurance covers your possessions against damage for things such as fire, smoke, lightning, vandalism, theft and water damage—but not flooding—to name a few. It also extends beyond on premise theft and hazards, covering property that is stolen from your car, or lost or damaged anywhere you happen to be.

There are two personal property coverage options to choose from: replacement cost value or actual cash value. We recommend insuring your personal property for its replacement cost value so that you can replace yesterday's purchases at today's prices.

### Liability Coverage

In addition to protecting your personal property, renters insurance also protects you in the event that you are responsible for injury or property damage to others. That means you'll likely be protected if someone slips and sprains their ankle at your annual birthday bash.

Liability also provides coverage for legal defense costs and judgments in a lawsuit, whether the incident occurred within your rented residence, or elsewhere.

## Is Coverage Affordable?

Because renters insurance covers only the value of your belongings, not the building, the premium is relatively inexpensive. For about the same cost as going to the movies once a month, you can gain peace of mind, regardless of life's unexpected mishaps.

## We're Here to Help!

Contact Garland-Sturges & Quirk today at (408) 227-9991 to learn more about all of our personal risk management and insurance solutions for your home, auto and life.

**Garland-Sturges & Quirk**  
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(408) 227-9991



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