

## Here Today, Gone Tomorrow. Who Needs Renter's Insurance?

You do if you rent and have: stereos, cameras, computers, clothing, jewelry, bicycles, televisions or other valuables you can't afford to replace if stolen, damaged or destroyed. A renters policy can protect your investments -- but you must be able to choose a policy wisely to be sure that all your possessions are covered, and that you don't purchase too much coverage.



If you rent, your landlord's insurance does NOT cover your personal property or your clothes, stereo, furniture, television, bicycle, jewelry, personal computer, artwork and other items against destruction or loss. Renters insurance, however, gives you both property and liability coverage.

Renters insurance will protect you against losses due to: fire or smoke, lightning, vandalism, theft, explosion, windstorm, water damage from plumbing.

Renters insurance will also cover you if someone slips and falls in your home or is injured by any of your possessions and then sues. The insurance should cover your responsibility to other people injured at your home or elsewhere, and includes legal defense costs if you are taken to court.



PO Box 50687

Billings, MT 59105

Phone: (406) 245-3676

Toll Free: 877-240-4647

Email: [info@associatesinventory.com](mailto:info@associatesinventory.com)

Website: [www.associatesinventory.com](http://www.associatesinventory.com)