

Do You Know The Value Of Your Belongings? Protecting Your Property Is A Priority For Renters Too

If your apartment burns down or is burglarized, would you have money to replace your personal belongings? Most renters don't realize their landlord's insurance covers only the building structure and not tenants' possessions. Plus, how many college students living in off-campus apartments even think about renters insurance? Well, for about the price of a large pizza per month, you can protect all of your valuables. Renters insurance is available to protect personal belongings from fire, theft, vandalism, and damage from faulty plumbing.

Renters insurance also covers more than personal belongings. Options are available to cover the renter if a guest is injured while in the apartment or if the policyholder or family member causes damage to another property. There are also options to cover reasonable increases in certain living expenses necessary to maintain your normal standard of living, for up to the amount of time specified in the policy, if a covered loss makes your residence uninhabitable.

"Most people need to be educated about the advantages of renters insurance," says agent Eric Nier. "Renters are surprised to learn just how much they risk losing without proper insurance for both their personal belongings and personal liability."

Eric Nier Insurance wants you to become familiar with the facts about protecting yourself and your property in a rental situation:

- According to recent FBI statistics, two of every three burglaries occur in homes, condos, or apartments and have an average loss of \$1,004 per residence.
- Renters insurance may cover you against theft both at home and away from home. This coverage includes protection against robbery, pickpocket theft, and even credit card loss, forged checks, and counterfeit money.
- Discounts are available to renters who are age 55 or older, and to those whose dwellings have a protective device, such as fire extinguishers, smoke alarms, burglar alarms, and dead bolt locks. This includes a discount to renters who live in buildings that provide 24-hour security personnel.
- You can increase your coverage for certain losses based on your individual needs, such as for jewelry, silverware, and personal computers.

Coverage and discounts are subject to availability and qualifications. Other terms, conditions and exclusions may apply.

For more information on this and other safety topics, or to receive a free copy of the Renters Inventory Record, contact agent Eric Nier at 715-341-3838 or 1-800-886-8135.