

RENTERS DISCOUNTS

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You may be eligible for a variety of discounts that may help to lower your renters insurance premium. I can help you get smarter about potential discounts.

- Business/Professional Groups (Doctors, RNs, Engineers, Dentists, Teachers, Police, Firefighters, etc.)
- Purchasing Your Renters with Farmers Life insurance
- Multi-Policy
- Non-Smoker
- Having Approved Burglar and/or Fire-Protection Devices
- Fire Safeguards
- Age 50+
- And More!

Discounts apply to selected coverages, perils and policy types. Eligibility and actual percentage of discounts may vary by state.

RENTERS COVERAGE REVIEW

CURRENT POLICY		FARMERS POLICY
	Property	
	Possessions	
	Liability	
	Medical Payments	
	Additional Living Expenses	
	Floater Policy	
	Identity Shield*	
	Personal Umbrella	
	Other Coverages	
	Total Coverage Provided	

Insurance underwritten by Farmers Insurance Exchange and other affiliated companies. Visit farmers.com for a list of companies.
Coverage not available in all states. ©2013 Farmers Insurance.

**UNDERSTAND
YOUR COVERAGE
BEFORE YOU NEED IT.**

AS YOUR FARMERS[®] AGENT, I'M HERE TO HELP YOU GET SMARTER ABOUT YOUR INSURANCE. AFTER ALL, THE MORE YOU KNOW, THE BETTER YOU CAN PLAN FOR WHAT'S AHEAD.

WHY FARMERS IS A GOOD CHOICE:

- One-stop shopping – one provider for all your insurance needs
- Great savings with an array of possible coverage discounts
- 24/7 claims service
- Flexible billing plans

RENTERS INSURANCE Provides coverage for your belongings and liability within a rental property. Renters insurance applies to renting or subletting a single-family home, apartment, duplex, condo, studio, loft or townhome.



RENTERS INSURANCE DEFINED

The insurance industry loves its jargon. And unless you're around it every day, as I am, there is a strong possibility it might leave you scratching your head. These definitions can help minimize confusion.



PROPERTY

Renters insurance provides coverage for damage to your personal property. Coverage is on a named-peril basis, which means that only losses resulting from causes listed in the policy are covered, subject to limits and exclusions.



LIABILITY

Covers you when you're legally liable for someone else's bodily injury or property damage resulting from an accident, negligent acts by you or household members — on or off premises. Included are:

- Costs to resolve claims or defend lawsuits brought against you
- Acts of your pets both on and off your property; however, pets that have a "vicious" history may be excluded from coverage



MEDICAL PAYMENTS

Pays medical costs for people injured at your residence (other than residents of your household), regardless of who's liable.



ADDITIONAL LIVING EXPENSES

Covers additional living expenses up to 24 months (depending on the policy type) if a covered loss makes your home unfit to live in.

OPTIONAL COVERAGES-RENTERS

There are also optional coverages to consider. Understand all your choices, so you can make the right ones.



FLOATER POLICY

Provides extra coverage for specific items like art, jewelry, collectibles and more — stuff that has a little more value and falls outside the limits of your renter's policy.



REPLACEMENT COST

Contents-replacement cost is available for repairing or replacing lost or damaged items without deducting for their depreciation.



IDENTITY SHIELD*

Provides assistance in the resolution and coverage for losses due to identity theft, credit and public-records monitoring and identity or travel documents replacement.

This is a brief summary, not a policy document. Products, features and discounts are not available in all states. Please read actual policy documents for coverages, exclusions, limits, conditions and terms. Insurance underwritten by Farmers Insurance Exchange and other affiliated companies. Visit farmers.com for a list of companies. ©2013 Farmers Insurance.