



Home Insurance

Home insurance in Iowa provides coverage for your home and other buildings on your property, the contents:

- ✓ Furniture
- ✓ Clothing
- ✓ Electronics
- ✓ Appliances
- ✓ Personal belongings
- ✓ Additional living expenses

Additional home insurance coverage can help protect you with:

- **Replacement Cost Contents:** Eliminates depreciation on your personal belongings.
- **Additional Replacement Cost:** In the event of a covered total loss, this additional protection will provide enough money to rebuild your home.
- **Water Back-up:** Provides coverage for damage caused by water entering your home through sewers or drains.
- **Flood:** Provides protection in the event your home suffers from rising flood waters.
- **Identity Theft Protection:** Provides access to a consumer fraud specialist who can help you reclaim your stolen identity, and reimburse you for the expenses associated with clearing your name and financial record.
- **Scheduled Personal Property:** This is additional home insurance coverage for people who own valuable possessions and need more coverage than a basic policy. Items such as jewelry, coins, furs, computers, guns, cameras, musical instruments, china, crystal, etc could be covered. Scheduled property does not have a deductible.

Renter's Insurance in Iowa

Your possessions are worth a lot. When you rent an apartment or house, you need insurance that covers your belongings in case of an unfortunate event. You don't want to think it will ever happen to you, but in 2016, Ames Iowa had an apartment fire that destroyed the whole building. It was started by a smoker who dropped her cigarette out of her apartment deck that caught the deck below on fire and raged into a huge fire overnight that left hundreds out in the winter cold with nowhere to go. Those with insurance went to a paid hotel while they waited for an insurance check to replace all their personal things.



Renter insurance protects your possessions at an affordable price. Usually under \$25 a month! We provide solid, basic coverage that lets you add more options if you need them. Renters insurance can cover and protect furniture, clothing, appliances, personal belongings, improvements you've made to the rental unit, covered items you take while traveling, and additional living expenses if you have to move out during repairs. Personal liability coverage provides protection if someone is accidentally injured while in your home, or their property is damaged by you, your children, or your pets. Your renter policy can also cover you for any legal costs related to an injury at your residence or property damage, fire damage to your apartment if you are held legally responsible, and identity theft – unauthorized use of your credit cards, ATM cards, or checks.

What would you do if your personal property was stolen? In some incidents, the landlord's policy will not protect your personal property. That's why you should invest in renters insurance from The Kemp Group. Most homeowners know the importance of home insurance, but they don't understand why they need renters insurance.

Renters insurance is as equally important as home insurance because the money that is added can cover environmental damage, theft, accidents, vandalism and much more. At The Kemp Group, we offer affordable renters insurance. For an affordable rate, you can have peace of mind if your belongings are stolen or destroyed. Our renters insurance will meet your budget and lifestyle. We'll help you gain an understanding of how valuable renters insurance is. We'll help you protect yourself from the following:

- Damage to furniture, electronics, jewelry and much more
- Fire damage
- Theft
- Damage that you cause
- Damage that is inadvertently caused
- Accidents at the home
- Visitors' injury protection

We offer renters insurance to protect personal possessions in townhouses, apartments, single family homes and more.

Discounts Available for Home & Renter's Insurance:

- Anti-theft devices
- Newer construction
- Smoke detectors
- Multi-policy
- Fire alarms
- Paid in full, electronic deductions
- Deadbolt locks
- Sprinkler systems
- Fire extinguishers
- Gated community
- Loss free
- and many more!

Why Choose The Kemp Group for Renters Insurance?

The Kemp Group also provides free consultations and online quotes. We can help manage your deductibles and determine the best insurance options for your needs. We will accommodate your budget and lifestyle so you can have peace of mind. For affordable renters insurance rates, contact The Kemp Group today.

Mobile Home Insurance

Do you have a mobile home in IA and are looking for an insurance policy that is right for you? Look no further than The Kemp Group. Protect your mobile home and property from accidents and natural disasters such as lightning, hail, fire, wind, explosions, smoke, earthquakes, theft, and much more. Everyone knows that accidents happen, so do not let a simple mistake or a natural disaster harm your financial stability.

Typically a mobile home insurance policy will cover other structures on your property such as a shed or garage, your personal property such as clothes or electronics, and injuries that happen on your property. Be covered and be prepared. Call The Kemp Group today to learn more about our mobile home insurance policy options including payment options.



GOOD OL' FASHIONED SERVICE

