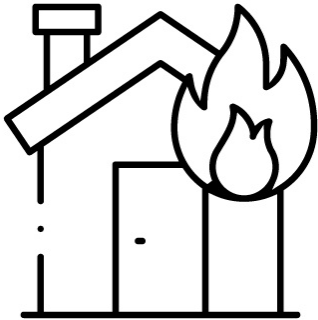


Insurance 101 for Renters

Personal Property Coverage



While your landlord most likely has insurance on the building where you live, they won't provide any protection for your belongings. This is why it is important that you select an adequate limit for personal property (contents) on your renters policy. You may be tempted to select a minimal limit of insurance; however, if you're like most people, you have more stuff than you think!

When determining a proper limit of coverage, factor in everything you own, including furniture, clothes, electronics, kitchen items, and food. Taking the time to do this will ensure you have enough coverage to replace your items in the event your belongings are damaged.

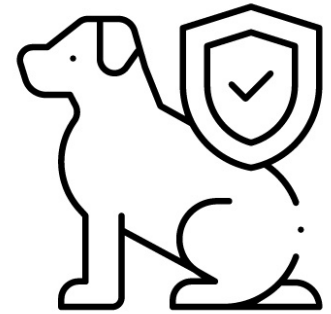
Personal Liability Insurance

Most landlords will specify an amount of personal liability coverage you need to carry on your renters insurance policy. However, keep in mind this is only a minimum requirement and may not be an adequate limit of insurance. The cost difference between a \$100,000 personal liability limit and a \$500,000 limit is less than \$20 a year, so don't leave yourself exposed.

Personal liability coverage protects you against claims alleging bodily injury or property damage to another party. Potential claims can include:

- While at a public venue, you accidentally trip someone who is walking down a staircase. They fall and break their arm.
- Your dog gets startled and bites a neighbor as she jogs by.
- You accidentally knock your friend's laptop off their counter while visiting their home.

Large losses happen; talk to your team at The Uhl Agency to learn more about this valuable protection!



Personal Umbrella

Despite what the name implies, personal umbrella policies aren't all-in-one policies that cover everything for you. Instead, they are liability insurance policies that provide extra protection in the event of a catastrophic claim, such as a large personal liability loss or a severe auto accident.

Umbrella policies are issued in \$1,000,000 increments and costs typically start around \$200 a year for coverage. Contact your agent or account manager at The Uhl Agency for more information!

Do You Need Additional Coverage for Jewelry or Other Valuables?

Renters insurance policies have limitations on them for the theft of specifically listed valuables, including jewelry, watches, money, precious stones, firearms, and more.

Don't worry – additional insurance coverage can be purchased for these types of valuables! Reach out to The Uhl Agency to learn more about covering valuable items on a scheduled basis or on a blanket basis.