THUM INSURANCE™

Thum Insurance Agency
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RENTERS INSURANCE

Temporary or Permanent, We've Got You Covered

Property and Liability Packages for Renters

Why Coverage is Important:

- We offer additional features to enhance your renters coverage
  - Renters Protection Plus is an additional feature that offers increased coverage for portable electronics, loss of silverware, business personal property and theft of jewelry, watches, furs and stones
  - Coverage for pet damage can be added if a pet damages the home being rented

Home is where the heart is, but it's also where you keep everything that you need in order to live your life. Many individuals overlook a renters policy, especially if it's not required by a landlord or leasing office. The truth is, you are responsible for your belongings. Think about everything you use during the day. When you add up the cost of all of these items, it can take a substantial amount of money to replace your belongings if they are damaged or stolen.

Not only can we protect your personal belongings, we can also protect your financial assets in the event you or a family member causes injury to another person or their belongings. If a guest is injured in your home, your policy can help pay for their medical expenses. Renters is an inexpensive way to protect your paycheck, so it's time to make your home a happy one.

Additional Advantages:

- Instant phone quotes and web quoting available
- Renters insurance can be bound online
- A Berkshire Hathaway Company
- A++ rating by A.M. Best

Coverage for

Renters

Why Coverage is Necessary:

- Gina was visiting someone at Evergreen Apartments. When Gina was walking down some exterior steps, she fell and then rolled down the remaining steps to the landing. She fractured her fibula and ankle, requiring surgery. She admitted the fall occurred only because she lost her balance, not because of a defect with the steps or handrail. Her friend's renters policy paid $1,000 for Gina's medical expenses.
- Jim's dog damaged the wood floors in the living room of his apartment and chewed the frames of several doors. His landlord was not pleased and sent Jim a bill after reduction by the amount of his security deposit. Jim's renters policy paid $500 for replacement cost damages in excess of his security deposit.
- Martha was at work one day when she received a phone call saying that a fire had rendered her apartment unlivable. The fire affected several units within the complex, and the damage was particularly bad in Martha's apartment and some of her neighbors' apartments. Her renters policy paid for her to temporarily rent an alternative living arrangement.

Eligible Risks:

- Renters of a dwelling, apartment, condominium or cooperative unit
- Those renting in a coastal area
- Those with one prior loss

Most Common Ineligible Risk Characteristics:

- Those renting a dwelling with an unfenced pool
- The unit or home is rented to college students or has roomers or boarders
- The unit or home has a woodstove or space heaters

Call or visit our website for more information!

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.