



## Residents Insurance PAID WITH RENT

TOP **10** REASONS  
Assurant  
offers you  
more



ASSURANT®

- 1 APPROVAL IS GUARANTEED.** No one is denied coverage!
- 2 NO CREDIT CHECKS.** Skip the credit check and get the coverage you need.
- 3 NO NEED TO MAKE AN ADDITIONAL MONTHLY PAYMENT.** Insurance charges will be conveniently included with your rent payment.
- 4 WE WON'T RAISE YOUR RATES FOR FILING A CLAIM.** We know bad things happen, so if you have to use your insurance, you won't be negatively affected.
- 5 YOUR BELONGINGS ARE PROTECTED** in the event of various covered perils like theft, up to \$10,000.
- 6 PERSONAL PROPERTY COVERAGE OUTSIDE YOUR RENTAL.** If you leave your home, you can feel at ease knowing your belongings are covered anywhere up to \$1,000.
- 7 LOW DEDUCTIBLE FOR YOUR BELONGINGS - \$250.** (No deductible for liability claims.)
- 8 EVERYONE ON YOUR LEASE IS COVERED** for property damage to your home as a result of fire, smoke, water or explosion. Other policies may exclude some of these perils and leave you responsible for them!
- 9 REPLACEMENT COST.** If you have a claim, you can buy brand new items to replace your damaged ones. Instead of only getting paid for what they were worth when they were damaged, you'll get the replacement value at the time of loss, without deduction for depreciation.
- 10 ADDITIONAL LIVING EXPENSES** if your home is uninhabitable due to a covered loss, up to \$2,000.

## Ask your leasing agent how to opt in.

In all states, unless otherwise noted, Point of Lease Insurance is underwritten by American Bankers Insurance Company of Florida with its home office in Miami, Florida. In Minnesota, the underwriter is American Security Insurance Company. In Georgia, Residents Liability is underwritten by Voyager Indemnity Insurance Company.

This is a brief description of our program. Please see the policy for complete details, including costs, limitations and exclusions.



ASSURANT  
Specialty  
Property®

## RENTERS INSURANCE Is ESSENTIAL.

### FIRE

FACT: Last year, there were **1,298,000** fires in the U.S. That means every minute, fire departments responded to 2 to 3 fires. The value of belongings residents lost equals **\$11.5 Billion.**

Source: *The National Fire Protection Association*



### EXPLOSION

FACT: The average household contains between 3 and 10 gallons of materials that are classified as **hazardous...** the dangers of explosion, fire, or reaction are constant in their storage.

Source: *Ohio State University Fact Sheet*



### WATER

FACT: The average cost of a water damage claim is **\$6,965** and annual costs to insurance companies for water and mold damage adds up to **\$2.5 Billion.**

Source: *Water Damage Defense*



### BURGLARY & THEFT

FACT: Last year the number of thefts and burglaries was **7,932,918.** That's more than 15 occurrences every minute. The value of stuff victims lost was over **\$12 Billion!**

Source: *The Federal Bureau of Investigation*



Accidents happen every day. Could your residents pay for damages from fire, smoke, explosion or water? Could they afford to replace their belongings if they lost everything?

**Assurant Renter's Insurance covers all of the above,  
with guaranteed acceptance.**