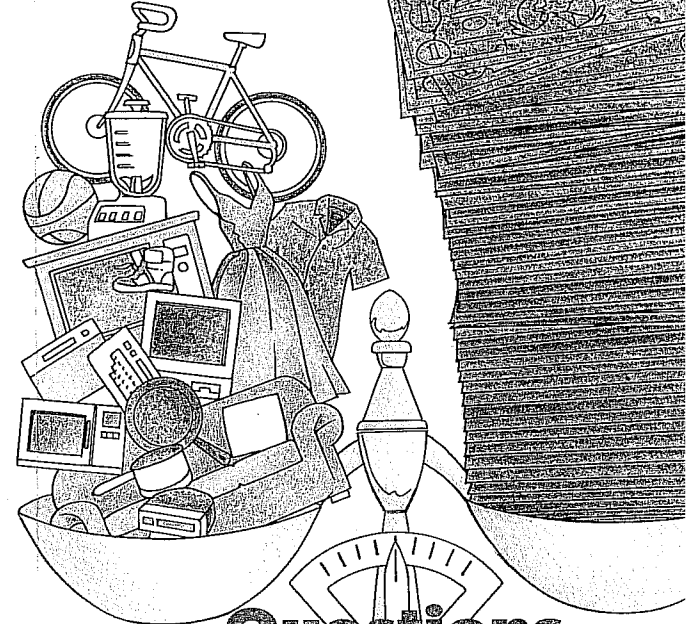


**CAN YOU
AFFORD
TO LOSE
EVERYTHING
YOU OWN?**



**Questions
and
answers
about
renters
insurance**

Other insurance questions?

Call your insurance company or local agent, your state insurance commission, or the **National Insurance Consumer Helpline, 1-800-942-4242.**

For safety information about fires, winter storms, tornados, floods, hurricanes, and other hazards, contact your local Red Cross chapter:

This brochure was developed by the Prince George's County Chapter, American Red Cross, Hyattsville, Maryland, with funds from an American Red Cross Special Projects Grant.



What is renters insurance?

Renters insurance is insurance that pays you if your personal property is damaged or stolen. Renters insurance can cover fire and smoke damage, theft, vandalism, damage from windstorms and hail, damage from explosions, water damage from plumbing problems, and many other hazards. It also protects you from liability if an accident happens in your home and may pay your temporary living expenses if an emergency forces you to leave your home.

Doesn't my landlord's insurance protect my belongings?

No. Your landlord's insurance does not protect your personal property. It only protects the building.

Won't renters insurance cost too much?

No. Renters insurance is available at low cost for your personal property. It costs a great deal less than car insurance. Renters insurance costs less than \$12 a month in most areas of the country.

What if I don't own much property?

You probably own a great deal more than you think—furniture, clothing, stereo, television, books, toys, jewelry, sports equipment, pots and pans, dishes . . . What would it cost to replace everything in your apartment if there was a fire or other disaster?

Is all renters insurance the same?

No. Some policies cover more than others. The deductible (an amount you pay before the insurance starts to pay) and limits may vary, and the cost for the same coverage may be different from company to company.

Who should I buy renters insurance from?

Shop around for the policy that meets your needs at the best price. If you have a car, the company that insures it is a good place to start. Discounts may be available if you have more than one policy with the same company.

**ASK
ABOUT**

contents coverage
 replacement value coverage
 living expense coverage

liability and theft
 what is *not* covered
 deductibles
 discounts