



# RENTERS INSURANCE

PROTECTING YOUR DREAMS



**AMERICAN FAMILY**  
**INSURANCE**®

# YOU'VE ALWAYS DREAMED OF YOUR OWN THINGS, IN YOUR OWN PLACE—A PLACE YOU CALL HOME.

Now you need to protect it. Think of how your personal possessions turn the space you rent into a place that's uniquely yours. Now consider how much it would cost to replace the belongings you love, not to mention the things you need, if they were to be damaged, destroyed or stolen. You should consider renters insurance because your stuff isn't typically covered by your landlord's insurance.

Fortunately, renters insurance from American Family can be surprisingly affordable—in most cases less than a cup of coffee a week. You can get a quick estimate on our Web site, [amfam.com](http://amfam.com)

Protecting what belongs to you is a smart thing to do. Your American Family agent can help to make sure your coverage needs are met, your questions answered and any claims are handled quickly and completely.

Welcome home.

## HOW MUCH COVERAGE DO I NEED?

An American Family agent can help if you have questions about the amount of personal property coverage that's right for you. Or, you can visit [amfam.com](http://amfam.com) and download a Personal Property Inventory to help you track your coverage needs. Other online resources include our *Interactive Home* for home safety tips and advice on how you can better protect your property, belongings and family's financial well-being.



## TAKE INVENTORY

The value of your personal property can add up quickly. Consider all that you own...

- Electronics
- Computers
- Game Systems
- Sports Equipment
- Antiques
- Jewelry
- Clothes
- Furniture
- Appliances
- Collectibles
- Home Furnishings
- Art
- Musical Instruments
- Home Office Equipment
- Tools

A video walk-through or a series of photos is an easy way to record what you have. Keep the video or images in a safe place off premises.





PROPERTY COVERAGE

**PROTECT YOUR STUFF** While protecting the structure of your building is your landlord's responsibility, protecting your property is what renters insurance is for. Property coverage provides protection for your furniture and personal possessions against damage from such hazards as fire, lightning, windstorm, hail, explosion, smoke and vandalism. A renters policy also protects your personal property against many types of theft loss. If you are forced out of your property due to covered damage your renters insurance will also help pay for additional living expenses (such as a hotel) while the repairs are being made. Policy coverages are subject to terms and conditions and can vary by state, check with your American Family agent for policy limits and a full list of coverage details.

**Optional Coverage**

- Personal Property Replacement Coverage
- Identity Theft Coverage
- Scheduled Personal Property



LIABILITY COVERAGE

**PROTECT YOURSELF** Accidents happen...and as a renter, you can be held liable for injuries to visitors that occur in your home due to unsafe conditions such as spilled water on the floor or a broken chair leg. Your policy can help provide financial protection against covered liability claims and lawsuits brought by others for accidental bodily injury or damage to their property that occurs while in your apartment, caused by your personal activities or caused by your children or pets. Liability protection can also provide medical payments coverage—regardless of your legal responsibility—when an accident involves bodily injury to others. Policy coverages are subject to terms and conditions. Ask your agent about policy amounts and limits.

**Optional Coverage**

- Personal Injury
- Additional Premises Coverage
- Home Day Care
- Office, School or Studio Use



GOLD STAR COVERAGE

**ADDED PROTECTION** Our Gold Star coverage is designed to provide you with extra protection or additional coverage for your personal property and assets all in one affordable package. Ask your agent if you qualify. Coverage varies by state and can include:

- Extended Coverage on Jewelry, Watches, Gems and Furs
- Lock and Garage Door Remote Replacement (not included in standard renter's insurance policy)
- Personal Property Replacement (not included in standard renter's insurance policy)
- Increased Coverage for Damage to Property of Others
- Increased Coverage for Refrigerated or Frozen Foods

**RIGHT RATE & DISCOUNTS**

American Family's approach to calculating rates factors in many elements—such as how long you've had a policy with us, your claims history, some credit information, deductibles, discounts and more—all to help ensure that you pay what's right for you.

**Discounts**

We'll take the time to make sure you get all the discounts\* you are eligible for. Plus put all your protection under one roof—you'll get great coverage and save money too.

- Home & Auto Discount
- Home & Umbrella Discount
- Home & Cycle Discount
- Home Security & Fire Protection Discount

\*Discount availability and eligibility requirements vary by state and policy terms.



**SIMPLY PROTECTED**

If you think life insurance has to be a big deal, think again. Ask today about SimplyProtected Term Life Insurance. Easy application—no medical tests!

*SimplyProtected life insurance is available to new and renewing homeowners, condo, renters and qualified auto insurance customers of American Family Mutual Insurance (in Ohio & Georgia, American Family Insurance Company). Please contact your agent for details. Policy Forms L-36 LT 10, L-36 LT 20 & L-36 LT 30. Offered by American Family Life Insurance Company, Home Office - Madison, WI 53783.*



**TO REPORT A CLAIM**

When your home is insured with American Family, you have a team of professionals behind you, including an agent who knows you and a claims representative who specializes in helping people through very difficult times. You may report a claim through your agent, online at [amfam.com](http://amfam.com) or by calling our 24-hour claims line at 1-800-MYAMFAM (1-800-692-6326).



# ALL YOUR PROTECTION UNDER ONE ROOF®

AUTO  
HOME  
BUSINESS  
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

*Annuities and life insurance policies are issued by American Family Life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.*

*This brochure represents only a brief description of coverages. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.*



*All your protection under one roof®*

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1-800-MY AMFAM® (692-6326)

American Family Mutual Insurance Company  
and its Subsidiaries

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