

Common Misconceptions about Renters Insurance

1. **All renters insurance policies are equal.** No they are not! ePremium's renters insurance policies have been *enhanced* to provide increased coverage not found in most traditional renters insurance policies provided by the national auto insurance agencies.

2. **My Landlord's insurance will cover me.** Your landlord's insurance protects the physical building in which you reside, but it does NOT cover your personal property. You will be expected to pay for any damages that you cause to your apartment.

3. **Liability Insurance? I don't have liability.** You are responsible for damage done to your apartment or the property. You are also liable if someone is injured as a result of your negligence. The liability portion of renters insurance may protect you in the event of damage to your apartment, the community or other residents.

4. **I don't have expensive stuff.** Laptop, Television, bicycle, clothing, mobile phone, furniture and kitchen appliances are all items commonly owned by renters. If faced with a loss, how would you replace these items?

Easy Enrollment!

1. Online at ePremiumInsurance.com
2. By Telephone at (800) 319-1390



**ENHANCED
RENTERS INSURANCE**

Designed for Apartments

 **Premium**TM
INSURANCE

(800) 319-1390 | ePremiumInsurance.com

Enhanced Renters Insurance

We have partnered with ePremium Insurance to provide our residents with an enhanced renters insurance policy designed specifically for your apartment lifestyle.

The **enhanced renters insurance** provides you with both liability and contents coverage. Liability coverage protects you in the event of negligent damage to your apartment, the community or other residents. Residents who are not covered will be responsible to pay for the damages from their personal assets. Your contents coverage protects your personal belongings and property. Fire and forced entry theft are the most common factors contributing to the loss or damage of your personal property.

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How does enhanced renters insurance protect YOU?

LIABILITY COVERAGE

Protects you in the event of negligent damage that you may cause to the property of others, including apartment property, and protects in the event of bodily injury to others.

- Includes legal defense
- Medical payments to others
- Claim expenses
- First aid expenses
- Damage to property of others

CONTENTS COVERAGE

When your personal belongings are damaged or stolen your policy contents coverage reimburses you up to your policy terms and limits.

- Personal property coverage anywhere in the world
- Coverage for loss due to:
 - o Fire
 - o Lightning
 - o Windstorm
 - o Water
 - o Artificial electrical current
 - o Weight of ice, sleet or snow
 - o Explosion
 - o Smoke
 - o Vandalism
 - o Forced Entry
 - o Theft
 - o Hail
 - o Falling objects

ePremium vs Other Providers

Not all insurance policies are the same. An ePremium Insurance policy provides coverage enhancements designed specifically for apartment renters that most of the national auto insurance agencies simply don't provide.

Which policy is best for you?

	US	THEM
AUTOMATIC APPROVAL	✓	✗
NO CREDIT CHECK	✓	✗
ENHANCED COVERAGES	✓	✗
WATER DAMAGE YOU CAUSE *	✓	✗
IRON AND CIGARETTE BURNS	✓	✗
FLEXIBLE PAYMENT OPTIONS	✓	✗
EASY ENROLLMENT	✓	✗
PET DAMAGE **	✓	✗
PREFERRED GROUP RATE	✓	✗

** Verify with insurance agent*

*** Not available in all states*

