



Benefits of Renters Insurance

For personal items, use & liability

Did you know your landlord's insurance doesn't cover your personal items? Yes, as a tenant you need renter's insurance to protect your belongings from theft or damage from a burst pipe, mold, or other cause.



Cost

Are you concerned about the cost of insurance? The average renter's policy in Texas costs about \$20 a month.

While some insurance companies ask for credit history and employment requirements, the Texas Fair Plan Association provides a policy to those that have been denied coverage by at least two insurers. The Texas Department of Insurance has created HelpInsure.com as a resource where Texans can compare policies and see sample rates for renters' insurance.

What Renter's Insurance Covers:



Personal property coverage: Covers your belongings – even items stolen out of your car or while you're traveling.

Loss of use: Pays your additional living expenses if you have to move out of your place for a short time because of damages from a covered loss.

Personal liability: Protects you if someone is injured in your home and pays legal costs if you are liable and taken to court.



For more information visit HelpInsure.com, call 800-578-4677 / 877-611-6742