

## Is Your Financial Security In Good Hands?



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Ask for  
Marissa or  
Clarissa

### Why Get Renter's Insurance?

**Don't Let Your Possessions Go Unprotected Any Longer.**

#### True or false?

Take this little quiz to see how knowledgeable you are about renters insurance (because the following answers may not apply to every policy or circumstance, please use your own good judgement about what information is appropriate for your situation).

#### 1. My landlord's policy covers my things.

*False:* Your landlord's insurance covers the building structure but generally doesn't cover the personal belongings, like your furniture, clothes and electronics - anything you've moved into the building.

A renters policy will help you replace your possessions if they're damaged by a covered peril - an event covered by your insurance causing damage to your belongings.

#### 2. My landlord is responsible for finding me a temporary home if something happens to my building.

*False:* A good reason to have renters insurance is that Allstate can cover the difference in your living expenses (subject to policy limits) if you're forced to move out due to damage by a covered peril.

#### 3. The chances of my apartment being robbed are very small.

*False:* A burglary occurs about every 15

seconds, and rental units are burglarized 70% more than owned residences.

#### 4. My belongings aren't worth very much, so I don't really need renters insurance.

*False:* The average renter owns \$30,000 worth of stuff. Even your smallest items, like your clothes, linens and CDs, could add up to a substantial amount if you had to replace them all at once. And bigger items, like your TV, stereo or furniture, would cost more today than what you originally paid for them.

Allstate Renters Insurance Personal Property Replacement Cost Option will help pay to repair or replace most of your things, without deduction for depreciation (subject to policy limits), if they're damaged by a covered peril.

#### 5. I should probably get renters insurance.

*True:* Since the average renter owns \$30,000 worth of stuff, you may want to protect your belongings. Allstate Renters Insurance can help you replace your possessions in case of theft, fire or other loss - and it costs about 50¢ a day.

This Smart Buyer's Guide is sponsored by  
**Allstate Insurance Company**

For more info go to:

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