

**If something you own is destroyed
in a fire or stolen from your
apartment, will your landlord replace it?
The answer may surprise you.**

Contrary to what many believe, your landlord is not responsible for your personal belongings—only the building you reside in. Without renters insurance, the things you own are simply not covered.

Add it all up—furniture, cookware, TV, stereo, computer, linens, clothing, art, heirlooms and collectibles, jewelry, sports and hobby equipment, books, CDs—and an average two-bedroom apartment can easily contain over \$20,000 in personal property.

Can you afford to replace all that out of your own pocket?

Studies show that two out of three renters don't have renters insurance, and renters may be at even greater risk of a loss than homeowners. For instance, the U.S. Department of Justice reports that rented households were burglarized at rates 79 percent higher than owned households.

A Safeco Renters Policy can ensure that whatever happens, the things that are important to you are covered. You'll be covered if:

- You lose property due to 17 different “perils” including theft, fire, smoke, lightning, explosion, vandalism, and water damage from plumbing.
- Your personal property is lost or stolen (even while traveling). Up to the full replacement cost after applicable deductibles!
- You need to pay for another place to stay because your home becomes uninhabitable.
- A visitor incurs medical expenses after being injured by you or a family member in your household.
- You or someone in your household is sued for bodily injury or property damage.

Plus, you may qualify for special discounts if you have a home security system, are over age 55, or are retired. We can even offer a multi policy discount if we place your automobile insurance with Safeco as well!

Please give me a call at [**\(760\)245-2561**](tel:7602452561) to discuss how we can protect everything you've worked so hard for from being lost in a catastrophe.

Ask for Amber Schwing

P.S. You read horror stories in the paper every day about renters who lost everything in a fire or other disaster. I want to make sure that never happens to *you*.