

# ACCIDENTS HAPPEN

Renters Insurance Select has you covered



**Renters Insurance Select<sup>SM</sup>**



*First American Property &  
Casualty Insurance Company*

✘ Countertop burned during cooking accident - \$650



✘ Guest trips on resident's skateboard - \$4,200



✘ Burglar vandalizes apartment: stolen stereo, TV destroyed - \$2,670



✘ Toy stuck in toilet: overflow water damage - \$3,500



✘ Grease fire in kitchen - \$6,500



## Protect what you own, protect your financial position with Renters Insurance Select.

“Now, if you’re thinking you’re covered under your landlord’s insurance policy, think again. You’re not...Your landlord’s insurance covers only the building and its infrastructure.”

– *The Washington Post*  
September 11, 2003

# Relax!

## When The Unforeseen Happens, You're Covered

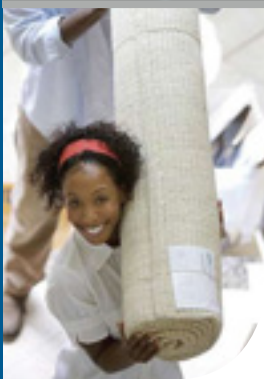


### **Congratulations! You've Chosen A Fine Apartment To Call Home**

Now, make it a place where you can really rest easy by adding peace of mind and protection with Renters Insurance Select. So no matter what the future holds, your possessions and your financial future will be well protected.

### **The Complete, Convenient And Affordable Solution**

Renters Insurance Select provides one policy that includes the two types of coverage every renter needs for complete protection. Contents coverage protects what you own. Resident liability covers accidental damage to the property of others – including your landlord.



### **How Much Are Your Possessions Worth?**

*It may not seem like you have all that much, but when you add it up – your furniture, stereo and TV, CD and DVD collection, clothes, appliances – it can be more than you can afford to replace. If you have Renters Insurance Select, you don't have to worry. You'll be insured for the replacement cost of your contents, up to the policy limits.*

## **Renters Insurance Select – One Policy, Two Components**

### **Contents Coverage**

- 1** When your possessions are damaged or stolen your contents coverage reimburses you, up to policy terms and limits.
- 2** If you don't have contents insurance, it may be difficult to get compensated for loss of any or all of your possessions.
- 3** Your landlord's insurance typically provides no coverage for your possessions.

### **Resident Liability Coverage**

- 1** Liability insurance covers damage you cause to the apartment structure, the community, or other residents due to perils specified in the policy.
- 2** Residents who cause damage and are not covered for liability exposure could be responsible for thousands of dollars in damage.
- 3** It's your responsibility – not your landlord's – to pay for accidental damages you may cause.
- 4** When accidents happen, our liability coverage takes care of it, up to the policy limits.



*Contents and liability insurance are both essential for complete protection of apartment occupants; just as seat belts and air bags are both essential for complete protection of vehicle occupants.*

## Why Renters Insurance Select Is Your Best Choice

Renters Insurance Select provides the coverage you need at a price you can afford – and it's quick and easy to arrange.

### IT'S CONVENIENT

**Automatic Approval** – no application, no credit check, no review of prior claims, and no need to visit with an agent or broker.

**Effortless Claim Filing** – hassle free process for reporting losses, simply call (866) 654-8800.

### IT'S COMPLETE

**One Easy Package** – one policy provides both contents and liability coverage.

**Flexible Coverage** – policy coverage levels and terms can be selected and updated over time to best match your situation.

**Riders Available** – optional coverage offered for valuables such as jewelry and art.

### IT'S AFFORDABLE

**Low Premiums** – less than the price of a daily cup of coffee.

**No Deductible On Liability Coverage** – and an affordable deductible for contents coverage.

## A Century Of Experience From A Trusted Source

Renters Insurance Select is a product of First American Property & Casualty Insurance Company, rated “A-” (excellent) by A.M. Best, the world's most authoritative source of insurance company ratings. First American Property & Casualty is a subsidiary of The First American Corporation, a multibillion dollar, Fortune 500 company that has been in business for over 100 years.

## Obtaining Renters Insurance Has Never Been So Easy Or Affordable

When you're approved for your lease, you're approved for Renters Insurance Select. To learn more, obtain a quote or enroll, simply use the contact information on the back of this brochure.



***“While renters insurance may not be something that you anticipated in your budget... it is just as important as having insurance for your car.”***

***- The Rental Forum***



To learn more, about this important insurance coverage, call our customer service team toll free at (866) 654-9900 or visit our website at [www.RentersInsuranceSelect.com](http://www.RentersInsuranceSelect.com)

**Claims (866) 654-8800 (toll free)**  
**Bilingual: English/Spanish**

*Authorized Agent:*

**Multifamily Community Insurance Agency, Inc.**

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Maryland License # RPF 166038