

## Help protect your personal belongings with a company you can trust.

Get competitive prices and much more. State Farm offers savings to help keep coverages affordable:

- Savings may be available to those who choose to bundle a State Farm Auto Policy with a Renters Policy.<sup>2</sup>
- Home security discounts that may apply if your home is equipped with fire detectors or burglar alarms.

## Reach out your way, on your schedule.

Getting in touch is simple, and you choose how and when you want to interact with us. You can view your policy information, pay your bill, report a claim and much more:

- In person
- On the phone
- Online at [statefarm.com](https://statefarm.com)
- Via the State Farm mobile app

## Help protect the personal belongings that make it your special place



<sup>1</sup> The average monthly premium for \$35,000 of rental coverage is about \$15, effective as of 2020.

<sup>2</sup> Customers may always choose to purchase only one policy but the discount for two or more purchases of different lines of insurance will not then apply. Savings, discount names, percentages, availability and eligibility may vary by state.

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This document contains only a general description of coverages and is not a statement of contract. All coverages are subject to all policy provisions and applicable endorsements, and may vary by state. Nor is this an application for insurance. For further information, please see a State Farm agent.

Each State Farm insurer has sole financial responsibility for its own products.

State Farm Mutual Automobile Insurance Company  
State Farm Indemnity Company  
State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL



## Help cover the stuff your landlord's policy doesn't.

You rent the place where you live. But if something ever happened — such as a fire or theft — could you replace the stuff that makes it home?

Most likely, your landlord's insurance doesn't cover your property. That's why the average renter purchases about \$35,000 in coverage for their personal belongings. With State Farm® renters insurance, that's about \$15 a month.<sup>1</sup>

Let's talk about your individual needs and how much coverage makes sense for you.

### What are the basic coverages?

**Property:** To protect your personal belongings at home and away.

**Liability:** To protect you financially against costly claims and lawsuits.

Talk to a State Farm agent about the coverage choices that make sense for you. You'll find out:

### What does your landlord's policy cover?

Typically, your landlord's policy covers the building where you live, not your personal belongings. For that you need a renters insurance policy.

### How liability insurance helps protect your financial future.

Your landlord's policy also doesn't provide coverage when you are found liable for damages or injury to another person. A renters policy provides liability coverage for you. This means if you have a covered claim or lawsuit you have coverage:

- For property damage to rented property caused by fire, smoke, explosion or abrupt and accidental damage from water.
- If you are found legally responsible for property damage or injury to another person or their property.

### We're pet-friendly, too.

A renters policy provides coverage up to \$500 in excess of your security deposit, for property damage to rented property caused by your household pets.

### Approximately how valuable is your property?

Make a quick estimate below or, for a more complete picture, ask a State Farm agent for our Home Inventory Checklist. You can also download it at [statefarm.com](http://statefarm.com).

TV \_\_\_\_\_

Computer \_\_\_\_\_

Furniture \_\_\_\_\_

Clothing \_\_\_\_\_

Electronics \_\_\_\_\_

Bike \_\_\_\_\_

Other \_\_\_\_\_

**TOTAL** \_\_\_\_\_

## Need additional coverage for special items?

Jewelry and treasured heirlooms may have limited coverage under a renters policy. With a **Personal Articles Policy (PAP)**, you can take comfort knowing that in many situations you have broader protection for such items.

State Farm also offers a **Personal Liability Umbrella Policy (PLUP)** that may provide additional liability limits after the required liability limits of your renters or auto policy have been met.