

# Renters Advantage Policy<sup>SM</sup>

INSURANCE FOR APARTMENT RESIDENTS



*First American Property &  
Casualty Insurance Company*

# ACCIDENTS

but Renters

# HAPPEN

Advantage<sup>SM</sup> has you covered.

 Bathtub overflow - severe water damage - \$4,250



 Grill fire damages deck - \$2,300



 Guest trips on resident's skateboard - \$3,900



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



**Anyone can make a mistake. But mistakes made by a resident that result in property damage are the resident's responsibility, not the landlord's. If the damage is serious, the financial loss may have a devastating effect on your future.**

To address this potential financial hardship, this community offers Renters Advantage, a convenient, affordable liability and contents insurance policy developed for apartment residents.

kids playing with matches \$16,220

Resident's dog bites passerby \$10,000

# Water damage from an overflowing sink

A grease fire in the kitchen

A faulty table lamp that bursts into flame

Operating expenses increased from out-of-pocket costs up 35%

# Smoke damage that spreads to other apartments

Toaster oven fire damages kitchen \$1,100

Liability insurance provides coverage if you cause damage to the apartment structure, the community or other residents. Residents who cause damage and are not covered for liability exposure could lose their apartment and be responsible for thousands of dollars in damage.

### The convenient, affordable solution

With Renters Advantage Policy you get the liability protection required for an affordable premium. Approval is guaranteed as soon as you're accepted as a resident and select Renters Advantage as your liability insurance. In most states the cost of your insurance is collected monthly with rent and the process is simple. There's no large up-front premium payment, which can be a significant amount with other insurance policies.

When accidents happen, Renters Advantage takes care of it — up to the policy limits and guidelines — and protects you from losses. Depending on the community you reside in, liability coverage up to \$100,000 per occurrence is available. Please call customer service at (866) 654-9900 to inquire about the specific coverage offered through your apartment community.

With Renters Advantage, there's no hassle when a claim is made. Renters Advantage pays the landlord or other claimants directly. Plus, you always have the confidence that comes from knowing your neighbors have liability coverage as well.

*Renters Advantage makes it easy to cover your personal belongings with optional contents coverage. Choose the policy that is best for you.*

### Solid coverage: A benefit of living in this community

Unexpected accidents can ruin your credit rating and may affect your ability to qualify for housing in the future. Let Renters Advantage give you peace of mind — with the important insurance that is part of your lease. The benefits of this convenient, affordable coverage include:

- > Guaranteed acceptance with the signing of your lease
- > Requires no insurance application
- > Affordable premiums paid with your rent in most states
- > No deductible (on liability policy)
- > Prompt, convenient claims resolution
- > Peace of mind; you're protected, up to the policy limits
- > Optional contents insurance for your personal items

### Optional contents insurance

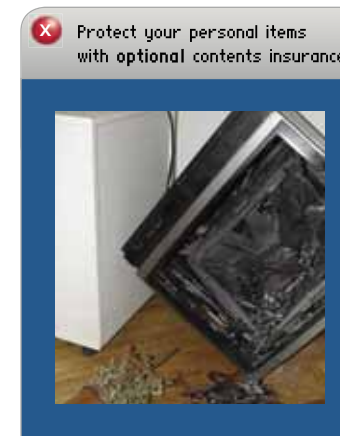
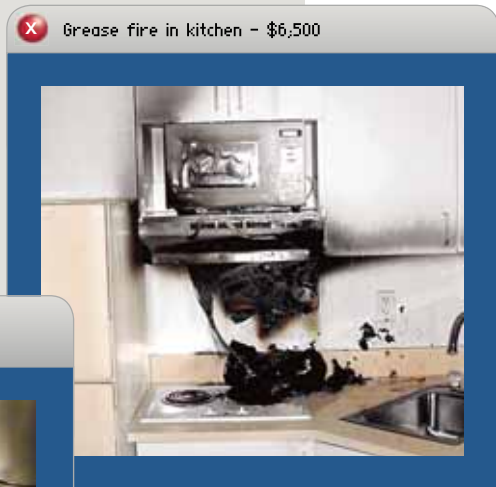
Renters Advantage can also insure your furniture and other possessions against accidental loss. Our optional contents insurance provides coverage if your furniture, appliances or possessions are damaged or destroyed by perils specified in the policy. Renters Advantage protects your personal property, up to \$15,000 in losses, with a \$250 deductible.

### A century of experience from a trusted source

Renters Advantage 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. Renters Advantage is offered through the Multifamily Community Insurance Agency, Inc.

### Protect yourself from life's unexpected losses with Renters Advantage

For additional information call the customer service team at First American Property & Casualty Insurance Company toll free at **(866) 654-9900** or visit our website at **www.RentersAdvantagePolicy.com**.



**One unfortunate accident can make you liable for thousands of dollars and ruin your credit. Don't let it happen to you. Protect yourself with Renters Advantage.™**



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.RentersAdvantagePolicy.com](http://www.RentersAdvantagePolicy.com)

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

*Authorized Agent:*

**Multifamily Community Insurance Agency, Inc.**

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