



# Renters Insurance

## Protect yourself and your belongings.

Gain the security and peace of mind that comes from knowing you're protected by QBE's renters insurance.

### A small price to pay for protection

Your belongings are important to you. Protect them from fire, severe weather, carelessness of others or other circumstances with QBE's renters insurance. Regardless of whether you rent or own, insurance protects you and your belongings. Although your apartment owner is responsible for damage to the building, replacing your possessions is your responsibility.

In addition to your belongings, renters insurance can reduce or eliminate additional accident-related costs. For example, if a guest is injured in your apartment and needs medical attention, you may be liable.

Protect your personal property against:

- Fire or lightning
- Windstorm or hail
- Smoke damage
- Glass breakage
- Vandalism and malicious mischief
- Theft
- Weight of ice, snow or sleet
- Falling objects or trees
- Water damage due to rupture or overflow of household appliances or plumbing, heating or cooling systems

- Freezing of plumbing
- Pet damage
- Bed bugs
- Electronics damage
- Water/sewer backup

### Precautions that pay

Don't put yourself at risk by going without insurance. Renters insurance from QBE provides the coverages you need to protect yourself and your possessions – and at a price you can afford.

### Features

- Replacement cost of Personal Property
- Credit Card, Forgery and Counterfeit Money – \$1,000
- Theft of Guns – \$2,000
- Theft of Jewelry and Furs – \$1,000
- Personal Liability - Basic – \$100,000
- Medical Payments to Others – \$1,000 per person

\* See your independent agent for a full list of coverages.

### Easy payment options

To make your life a little easier, we offer convenient payment options like electronic funds transfer from your bank account and credit card billing. You can also check your policy payment status through our toll-free automated billing information system. Please have your access number handy.\*

+ Some services not available in all states. Contact your independent agent for more information.

### Outstanding claims service

Rely on around-the-clock claim reporting from QBE. We'll handle your claim promptly and fairly. Unlike some other insurance companies, our staff is located near you and your agent. That means your account receives the outstanding service you deserve.

### A reputation for excellence

We're part of QBE Insurance Group Limited, one of the top 25 insurers and reinsurers worldwide. We are rated "A" (Excellent) by insurance analyst A.M. Best\*.

For more information on the Renters Insurance Program or for a free, no-obligation quote, call your local independent QBE agent.

\* For ratings guidelines and the latest information, access [ambest.com](https://www.ambest.com).



866.888.9080

<https://rrrent.rentersins.com/RentersPortal>

This brochure is designed to provide you with an outline of the QBE Renters Insurance. It does not include all the features, exclusions and limitations of the policy.

QBE and the links logo are registered service marks of QBE Insurance Group Limited. All coverages underwritten by member companies of QBE. © 2021 QBE Holdings, Inc.