

# Renter Insurance

Purchasing Renter insurance is an affordable way to protect yourself and your personal property against the unexpected.

## For Example:

- Your personal property is stolen while you are away on vacation.
- Severe fire damage to your residence forces you to temporarily relocate.
- Your pet dog bites a child, causing physical and psychological harm.
- A water leak from a neighboring unit causes damage to your personal property.

For more reasons why you'll be glad you chose Western National, visit us online at [www.wnins.com](http://www.wnins.com).



# The preferred solution for coverage specially tailored to the needs of property renters!

## BENEFITS

- **Ability to Schedule Valuable Items**  
Policies typically place certain limits on valuable items, such as jewelry, laptop computers, and other electronics/valuables. By scheduling these items, you can protect them above the common limits.
- **Additional Coverage Offerings**  
Policyholders may choose to add a wide variety of coverage options, including:
  - Computer coverage
  - Personal Property coverage  
(This optional coverage allows you to protect your personal belongings from most losses. A few exclusions apply.)
  - Replacement Cost coverage
  - Watercraft, snowmobiles, golf carts, and motorized bicycles
- **Billing Options**  
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
- **Common Loss Deductible**  
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Deductible Options**  
Policyholders may choose from a number of deductibles, with higher deductibles usually resulting in premium savings.
- **Identity Fraud Expense Coverage**  
Each Renter policy includes \$10,000 of coverage to help with expenses incurred as a result of identity fraud.

- **Multi-Policy Discount**  
Receive a discount for choosing Western National for your Renter and Personal Auto coverage.
- **Penalty-Free Promise®\***  
At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.
- **Personal Injury Liability Coverage**  
This optional coverage is available to protect you against loss due to libel, slander, defamation of character, and invasion of privacy.
- **Protective Device / Smart Home Technology Discount**  
A discount may be available to you if you have protective devices to keep your apartment or home safe, such as burglary alarms, fire department alarms, or smart thermostats.
- **Top-Rated Claim Service**  
Western National's Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

*\* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

*Please review your policy form for complete information about coverage and exclusions that apply.*



## Western National Insurance Group

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## Part of the Western National Insurance Group:

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