



UMIALIK
INSURANCE COMPANY
Peace of mind. Made in Alaska.®

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.
- An extended power outage results in food spoilage and loss of refrigerated property.

For more reasons why you'll be glad you chose Umialik, visit us online at www.umialik.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
 - 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 Umialik 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 Umialik for your Renter and Personal Auto coverage.
- **Penalty-Free Promise®***
At Umialik, 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**
Umialik'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.



Umialik Insurance Company

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Part of the Western National Insurance Group:

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