

# Renter Insurance



## THE IMPORTANCE OF RENTER INSURANCE

Whether living in quarters on base/post or in a civilian house or apartment, it is important to be protected not only for damage to your property but potential liability (lawsuit) claims as well. Your landlord may have insurance to cover the building you are living in, but that insurance does not extend coverage to your personal belongings and/or your legal responsibility.

## AFI RENTER INSURANCE PACKAGE

A Renter Package from Armed Forces Insurance consists of two policies – Household Goods and Personal Liability. This package from AFI was created with the unique needs of today's military and DoD personnel in mind.

## HOUSEHOLD GOODS POLICY

As with most standard renter insurance policies, AFI's basic Household Goods Insurance policy provides coverage for basic perils such as Theft, Fire, Windstorm, Hail, Lightning, Vandalism and Malicious Mischief, Smoke, Explosion and Accidental Discharge of Water.

## PERSONAL LIABILITY INSURANCE

Personal Liability Insurance pays for claims against you and your family members residing in your home to include:

- Legal Defense – Pays for defending you against a suit for which this coverage applies, even if the suit is groundless, false or fraudulent.
- Medical Payments to Others – Pays for medical expenses for persons (not household residents) accidentally injured by you – on or off your property.
- Physical Damage to Property – Provides a specified amount of coverage for damage to property of others caused by a covered person even when you're not legally liable. Coverage does not apply to property rented from others.

**Need a certificate of insurance for your lease requirement? We'll get this to you in minutes!**

## Why Armed Forces Insurance Renter Insurance Is Superior

### COMPREHENSIVE COVERAGE ENDORSEMENT

When you add AFI's Comprehensive Coverage Endorsement to your Household Goods Policy, your property is not only protected by basic perils but is also protected against:

- **Flood**
- **Earthquake (no special deductible requirement)**
- **Accidental Breakage**
- **Mysterious Disappearance**

### WORLDWIDE COVERAGE

Additionally, AFI's Renter Package provides worldwide coverage so your policy is not tied to a specific location. Your household goods are covered at your residence, while in storage, and while deployed. And your coverage moves with you; just make a simple phone call when you move and we'll take care of the rest!

### OPTIONAL COVERAGE TO CONSIDER\*

- Replacement Cost Coverage – Pays full value with no deduction for depreciation.
- Additional Coverages Endorsement – Adds coverage for Additional Living Expenses, Loss Assessment and more.
- Identity Fraud Expense Coverage – Provides coverage for expenses incurred resulting from identity fraud.
- Business Property Endorsement – Insures property used in business related activities.
- Valuable Items Policy (VIP) – A supplemental policy to cover jewelry, watches, furs, etc. with zero deductible and agreed value.

\*Policy terms and conditions apply.

**Call 800-495-8234** for the right answers from a real person.

Visit: [www.afi.org](http://www.afi.org) for more information or a no-obligation quote.