

What are you *waiting* for?

Contact an Insurance Agent for a quote on Renters Insurance. Don't wait until it's too late.



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The Bloomington Fire Department recommends having renter's insurance. Disaster can strike at any time. **You need to be prepared.**

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Don't Lose It All

Why you *need* to have Renter's Insurance



Moving into a new place can be exciting.

You have so much to do:

- ✦ Setting up internet
- ✦ Cable service
- ✦ Letting people know your new address,
- ✦ Deciding on how to arrange your new living room.

The last thing that you think about *is insurance.*



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Why you **NEED** Renter's Insurance:

- ✦ Two-thirds of renters do not purchase insurance, suggesting that millions may be uninsured.
- ✦ Many renters mistakenly believe that they are protected under the building owner's policy, but the landlord's insurance only protects the landlord.
- ✦ Others believe their possessions simply aren't valuable enough to merit insurance, or that insurance costs too much. However, that's probably not the case.
- ✦ It can be quite expensive to replace an entire wardrobe or an apartment full of furniture. The average person has approximately \$20,000 in possessions.



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- ✦ Without a policy, a renter could be left with a hefty bill to replace just the basics. This amount can increase further, when considering the cost of temporary housing if an apartment or house is destroyed.
- ✦ For less than the price of a fast food sandwich a day, a renter can purchase a policy and with it, peace of mind.

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