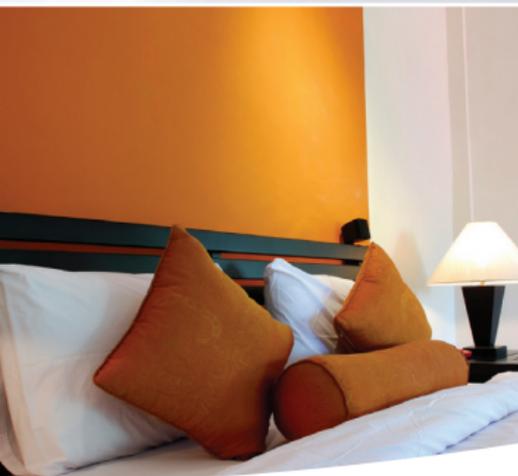




ASSURANT
Specialty
Property®

Renters Insurance



*Why every
resident needs it*

The Coverage You Need From a Company You Can TRUST

Renters Insurance is a necessary part of apartment living. Unfortunately, many residents overlook its benefits until the unexpected occurs. As a renter you are responsible for your personal property and personal liability, not your landlord.

Our Renters Insurance policy will cover your personal liability, which protects you financially if you cause damage to another resident's unit or property, and it also covers your personal possessions if they are damaged or stolen due to perils such as:

- Fire
- Theft
- Vandalism
- Smoke
- Explosion
- Windstorm or Hail

Please refer to the chart for a detailed explanation of our valuable coverage options.

Why Obtain Coverage Through Assurant Specialty Property?

Selecting the right insurance carrier for your renters insurance is an important decision. As a leading provider of renters insurance to the multifamily industry, we offer:

- **Guaranteed Acceptance** – All residents in the community qualify
- **Instant Quotes** – Letting you know what your policy will cost you in minutes
- **Easy Application** – You can apply in less than 5 minutes
- **Involuntary Unemployment Insurance (I.U.I)**†
- **Water Backup of Sewers or Drains**†
- **Convenient Payment Plans**

We offer the *flexibility* and coverage you need from a name you can *trust!*



Renters Insurance from Assurant Specialty Property

Features†	Highlights
For as little as 44¢ Per Day ©	Flexible policy options for your needs and budget
Personal Property Coverage	\$10,000 - \$95,000 coverage levels available
Replacement Cost Coverage	With this optional coverage you will be reimbursed for the cost of replacing your personal property without penalty for depreciation
Personal Liability Coverage	Up to \$300,000 in coverage available
Involuntary Unemployment Insurance (I.U.I)	This optional coverage pays the property manager a portion of your rent if you become involuntarily unemployed
Water Backup of Sewers or Drains	This optional coverage protects you if you suffer damage from water backup of sewers or drains, often excluded from standard renters insurance policies
Guaranteed Acceptance for All Residents	You are already qualified. Apply in less than 5 minutes
Instant Quotes and Policy in Minutes	No lengthy forms to complete or complex underwriting questions to answer
Convenient Payment Plans	Multiple payment options so you don't have to pay all at once

† Coverage and limits vary by state.

© See "How Much Does It Cost?" section on the next page.

Why wait? Acceptance is guaranteed!

Visit www.rentersecurity.com
or call 1-866-720-3213

One of our 30 licensed agents is standing by
Monday - Friday, 8 a.m. - 10 p.m. and Saturday, 10 a.m. - 5 p.m. ET.



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You Are EXPOSED...

The community's commercial insurance does not pay for resident-caused damage to the unit. If you cause a fire, water* or smoke damage, you would be responsible for the bill.

Liability coverage protects you in the event you cause damage as a result of:



Fire



Water*



Smoke



Explosion

Why Assurant Specialty Property?

For over 70 years we have been a leading insurance provider. We are part of Assurant Inc., a Fortune 500 company, with the financial strength to honor your policy when you need us.

With us you get:

- ✓ Guaranteed Acceptance
- ✓ Instant Quote in 2 Minutes or Less
- ✓ Customized Coverage Options
- ✓ An Affordable Renters Insurance Policy

How Much Does It Cost?

Visit the website for an exact cost based on your state and lease insurance requirement.

Renters Insurance – typically \$159 a year**

**Based on a national average cost of \$10,000 personal property coverage, \$50,000 personal liability coverage, \$250 deductible, and replacement cost. Coverage and rates are accurate as of the brochure printing date.

* In NC, water damage is not covered in the liability coverage section of the Renters Insurance policy.

Read your policy carefully to understand your coverages, exclusions and limitations.

Our Underwriting Companies

Renters Insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant Specialty Property company, with its home office in Miami, Florida. In Minnesota, the underwriter is American Security Insurance Company, also an Assurant Specialty Property company. In Texas, personal property coverage is underwritten by Ranchers and Farmers Mutual Insurance Company, and personal liability coverage is underwritten by American Bankers Insurance Company of Florida.

American Bankers Insurance Company of Florida has been in business since 1947 and has \$3 billion in gross written premiums. This company has a Best's Rating of "A" (Excellent) by A.M. Best Company.

Financial data is for the period ending 12/31/14.

This is a brief description of Renters Insurance. Please see the policy or view the website for complete details, including costs, limitations and exclusions.

Each insurer has sole financial responsibility for its own products.



ASSURANT
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Mobile Code

Get information about our programs straight to your smartphone. It's Easy!



Here's how it works:

1. If you don't already have a scanning app installed on your smartphone, go to your mobile app store from your mobile browser to download a free QR code reader application (note: a camera phone is required to scan code).
2. Launch the app to scan the code.
3. The code will direct your mobile browser to our url.

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