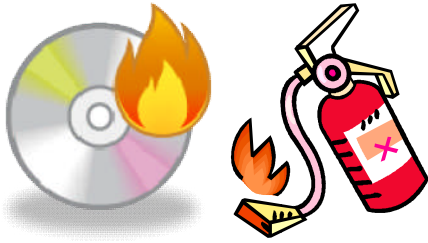




Guidance Education Service

Should I Carry Renter's Insurance?



"If I were to lose all of my property, would I still be able to live comfortably?" When faced with decisions about insurance this is the question to ask.

In other words, if your furniture and clothes were to burn up in a fire tomorrow, would you still be able to live, go to work and be comfortable in your life? If you have enough savings to replace all your property AND you want to use that savings to replace it all, you may choose not to carry insurance.

But, if you're like most of us, we would rather keep our savings for retirement or a new car or an engagement ring. Your Renter's Insurance is designed to provide coverage so you can replace your property. It also can pay for your extra expenses to live elsewhere while repairs are ongoing or to move permanently. And, Renter's Insurance is relatively inexpensive when you compare it to the total devastation you may face when you lose your property.

Another reason to carry Renter's Insurance is for liability purposes. You have a great dog; he's your best friend. But, there are times when dogs cannot be controlled and something unfortunate happens. When Fluffy digs up the neighbor's prized rose bush or bites the mail man, you may be liable. The liability insurance in your Renter's Policy covers this type of situation.



There are other situations in which you may also become liable. For instance, you are playing sports with your friends at the park, and the ball flies into a car, denting it. When you are liable, wouldn't it be nice to know that your insurance carrier will take care of the damages? This, of course, keeps your savings in your bank account and not in the repair shop's cash register.

Remember: You don't know when a disaster will happen. Talk to your agent about coverage today.

Visit the Education page of my website for a list of classes that I'm teaching:
www.JanLoewenInsurance.com

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Home, Auto, Life, Business Insurance
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Please note: This Fact Sheet contains general concepts which should not be applied to any specific circumstances, policy or claim.