

## WHAT Sets Us Apart?

Selecting an insurance provider that can keep their promise is the first step in protecting yourself. For more than 70 years, Assurant Specialty Property has been dedicated to ensuring your peace of mind and security. We have been satisfying customers with our superior customer service and convenient payment plans.

## WE COVER a Range of Perils

Residents Insurance from Assurant Specialty Property protects you in the event you cause damage as a result of:

- ✓ Fire/Fuego
- ✓ Water/Agua
- ✓ Smoke/Humo
- ✓ Explosión/Explosión

**Get the coverage you need!**  
Ask your leasing consultant today.



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Specialty  
Property®

### ABOUT

#### Our Underwriting Companies

This is a brief description of the Residents Liability Program.

Please see the policy/certificate for complete details, including costs, limitations and exclusions.

Depending on your state your Residents Insurance coverage may be one of the following:

Residents Liability, which is underwritten by American Bankers Insurance Company of Florida, with its home office in Miami, Florida. In Minnesota, Residents Liability, which is underwritten by American Security Insurance Company.

Renters Personal Liability Insurance Program, which is underwritten by Voyager Indemnity Insurance Company.

American Bankers Insurance Company of Florida has been in business since 1947 and has \$2 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 12/31/13.*

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Point of Lease ig  
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## Residents Insurance at POINT OF LEASE

### Convenient Payments



En español adentro.



## PROTECTION At Your Convenience.

The last thing you want to think about when you rent a new apartment is something going wrong. Residents Insurance protects your home and the things you own. Best of all, our Residents Insurance policy offers a convenient payment option and customer service you can count on.

## HOW TO GET Residents Insurance

Obtaining Residents Insurance is simple. You can enroll through your lease application and the insurance charges will be conveniently included with your rent payment. *Just ask your leasing consultant.*

### Frequently Asked Questions

*Does the landlord's policy cover my things?*

**No.** Your landlord's insurance covers the building structure but, generally, doesn't cover your personal belongings like your furniture, clothes and electronics.

*Does Residents Insurance cover floods?*

**Residents Insurance does NOT cover floods.**

Flood coverage is available from the National Flood Insurance Program (1-888-379-9531, [www.floodsmart.gov](http://www.floodsmart.gov)).

*Are my personal belongings covered anywhere?*

**Yes.** Your belongings are covered up to the policy limits at the insured location and up to \$1,000 away from the insured location.

## WHAT Does it Cover?

Features	Highlights
<b>\$100,000 Personal Liability</b>	Pays for damage due to covered perils (fire, water, smoke and explosion) or injury to others at the insured location
<b>\$10,000 Personal Property</b>	Pays for the insured's personal belongings at the insured location, and up to \$1,000 for belongings located away from the insured location due to a covered peril. (Subject to a \$250 deductible)
<b>Replacement Cost</b>	With this coverage you will be reimbursed for the cost of replacing your personal property without penalty for depreciation
<b>Additional Living Expenses</b>	Pays additional living expense you may incur as a result of your loss. (Limited to 20 percent of your personal property coverage)

Coverage may vary in your state.

## Get the coverage you need!

Ask your leasing consultant **TODAY.**



## CÓMO OBTENER el Seguro para Inquilinos

Obtener el Seguro para Inquilinos es fácil. Basta con inscribirse a través de la aplicación de arrendamiento y la prima será añadida convenientemente a su pago de alquiler. Si necesita ayuda en cómo inscribirse pregúntele a su consultante de arrendamiento. Es así de fácil.

El Seguro para Inquilinos de Assurant Specialty Property protege sus bienes personales en el evento de que cause daños como resultado de **fuego, humo, agua y explosión.**

Con nosotros tendrá lo siguiente:

- ✓ Seguro de responsabilidad personal solamente
- ✓ Cobertura de sus bienes personales
- ✓ Cobertura del costo de reemplazo
- ✓ Beneficio adicional de vivienda

## Obtenga la cobertura que usted necesita!

Pregunte a su consultante de arrendamiento **HOY.**

**Esta póliza sólo está disponible en inglés.**