

# Protect the Place You Call Home with **Renter's or Homeowner's Insurance**

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## Why do you need Renter's or Homeowner's Insurance?

Whether you rent or own your home, insurance is a vital part of making sure that your property is protected. While different, both coverages protect policyholders against property damage, legal liability costs, medical payments, and more that could be incurred due to damage to your home or apartment. Damage to your home can happen when you least expect it, and having a Homeowner's or Renter's policy protects you.

*Policy features may vary by carrier.*

## What Does Renter's and Homeowner's Insurance Cover?

### Personal Property

Both Homeowner's and Renter's insurance cover you if your property is damaged or stolen. Most valuables kept inside your home — including furniture, electronics, clothing, and personal items — are covered under your policy.

### Personal Liability Coverage

Your policy will provide liability coverage, that protects you from litigation or legal exposure due to bodily injury or property damage caused to someone else.

### Additional Living Expenses

If a covered event or disaster renders your home permanently or temporarily uninhabitable, your policy may cover the cost of obtaining additional housing.

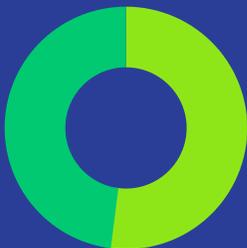
### Medical Payments Coverage

If a third-party is injured in your home or apartment, your Homeowner's or Renter's policy may cover their medical expenses. Regardless of whether legal liability is established, your policy may cover a set amount of the injured party's medical expenses.

### Dwelling Coverage

If you are a homeowner, your policy will also cover physical damage to the structure of your home itself. If a covered incident damages your home — including the walls, roof, floors, doors, or other structural elements — your Homeowner's policy will cover the cost to repair it.

## Are you adequately covered?



Only **52%** of homeowners have an inventory of their possessions.