HOME MATTERS

Renters Insurance Myths

Renters insurance exists to not only protect the belongings in your home, but so much more. There are so many misconceptions when it comes to what renters insurance is and what it covers. Here are some common myths (and realities) about renters insurance.

Myth: I don't have enough valuable personal items to warrant renters insurance.

Reality: Items add up fast! Your electronics, appliances and clothes are all large expenses that can be protected under your policy.

Myth: My landlord's insurance will cover the damages to my belongings.

Reality: Typically, a landlord's insurance policy only covers the physical structure—not anything that's within your walls or another tenant's.

Myth: My personal belongings are the only things covered under renters insurance.

Reality: Renters insurance can also cover damage to someone else's property within your home. And, depending on the limits of your personal liability coverage, it can help cover some or all of the medical expenses if someone happens to get injured on your property.

Myth: I can't afford renters insurance.

Reality: Renters insurance can be incredibly affordable. Although pricing can always vary, some policies can cost less than $25 each month.

Don't Wait to Secure Coverage

We spend a lot of time and energy filling our living spaces with items that make it feel like home—but it only takes one unexpected event for damages to occur.

Renters insurance can give you peace of mind in knowing that you and all of your belongings are properly covered. Be sure to secure adequate renters insurance as soon as you move into your new space.

For more personal risk management guidance and coverage solutions, contact us today.

Lacher
http://www.lacherinsurance.com
215.723.4378

This flyer is for informational purposes only and is not intended as professional advice. © 2019-2020 Zywave, Inc. All rights reserved.

LACHER
lacherinsurance.com | 215-723-4378