

**Michael Johnson**

Agent

3127 E Langley Avenue  
Pensacola, FL 32504-4717  
Bus 850-478-7748 Fax 850-484-6790  
mike.johnson.bw9v@statefarm.com  
www.michaeljohnsonagency.com



*The greatest compliment you can give is a referral.*



# RENTERS INSURANCE

## PROTECT WHAT YOU OWN.

Say your place catches fire. Maybe a pipe bursts and floods your apartment. Or you come home to a broken lock, a trashed apartment and your most treasured possessions missing. What now?

Don't let a break-in rob you of your financial security.

Sure, your landlord's policy covers your building. But if the unexpected strikes, a State Farm® Renters Policy covers your stuff. And the unexpected might be more likely than you think: renters are almost twice as likely to experience a burglary than homeowners.<sup>1</sup> If your apartment is burglarized or damaged by a wide variety of causes, your policy could help foot the bill to replace your belongings. And it could cost less than you think: if you already have a State Farm Auto Policy, it only costs \$5 to \$6 more per month for a State Farm Renters Policy.<sup>2</sup>

### What's covered?

Your policy could help pay for a variety of property and liability claims:

- **Property:** The stuff you keep in your place, such as your furniture, clothes, and electronics. It could even cover belongings you take with you while away from home.
- **Liability:** In certain situations, your State Farm Renters Policy could help protect your finances by paying for damages which you're legally responsible for, and even your legal defense. For example, the policy could help cover legal defense costs if a visitor accidentally got hurt at your place and took you to court.

Your policy could help after many different losses, including those caused by:

- |   |                                   |
|---|-----------------------------------|
| ✓ Theft   | ✓ Vandalism or malicious mischief |
| ✓ Fire or lightning                                       | ✓ Freezing of plumbing system     |
| ✓ Windstorm or hail                                       | ✓ Weight of ice, snow, or sleet   |
| ✓ Smoke   |                                   |
| ✓ Artificially generated electrical current (power surge) |                                   |

All property coverages are subject to exclusions, including those found in either the SECTION I – LOSSES NOT INSURED or the SECTION I – EXCLUSIONS area of the policy, or by policy endorsement, depending on the state where you reside.