

### **Emergency First Aid**

Pays expenses you incur for necessary medical and surgical aid to other people at the time of an accident covered by the policy.

### **Damage to property of others**

Pays replacement cost up to \$500 per loss for damage to property of others caused by a qualified family member where you are not legally liable.

### *Personal Articles Floater*

(Optional – available at an additional cost)

Extends coverage for your personal articles when their value is higher than the limits stated in the policy. Pays up to the limit of the appraised value or option to repair or replace the article.

### *Credits*

#### **Non-Smoker Credit**

If the qualified family members of your household have not smoked tobacco products in the past two years, you can save money with our Non-Smoker Credit.

#### **Auto/Renters Credit**

If your personal autos are also insured with Farmers®, you may qualify for a credit on your Renters policy.

### *Ask us about Life insurance*

Your Farmers agent can help you arrange for your family's financial security with Life insurance plans available from Farmers New World Life Insurance Company®.

Planned security can be provided for:

- Educational funds
- Supplemental retirement funds
- Mortgage protection and family income, in the event of your death
- Traditional and Roth IRAs

Just ask your Farmers agent!

This is a general description of coverage and is not a policy contract. The policy itself should be read for the coverages and exclusions.



**FARMERS®**

Gets you back where you belong.®

Los Angeles, CA 90051-2478

*farmers.com*

# The Renters Package Policy



**FARMERS®**

Gets you back where you belong.®

## Benefits

### Provides coverage designed specifically for renters

Whether you own or rent your home, you still have personal belongings to insure. If the unfortunate should happen, and you suffer a covered loss, a Farmers® Renters Package will reimburse you for lost or damaged items. And, if the loss makes your home uninhabitable, the Farmers Renters Package will also pay the additional cost of hotel, meals, and other such related expenses.



### Provides coverage when your landlord doesn't

Your landlord carries insurance should a loss occur. Unfortunately, your landlords' policy probably won't cover your personal belongings for the same loss. The Farmers Renters Package fills this gap with the coverage necessary to replace your lost or damaged items.

### Provides liability coverage

Sometimes the unexpected happens, and you may find yourself the victim of a lawsuit. The Farmers Renters Package may pay for your legal defense and damages for which you are held legally liable.

## How Renters insurance helps you

Imagine for a moment that you've just returned home from a long day at work to find that there has been a fire. Everything you own has been destroyed: your TV, DVD player, computer, stereo, all of your CDs, dishes, furniture, and clothing. Who will pay to replace all of your belongings? Additionally, your family is out of state; you don't want to impose on friends, where will you go?

Renters insurance can help you answer these questions. It will cover your damaged property, and it will pay for the additional cost of living in a hotel, eating at restaurants, and other such expenses when your residence is uninhabitable due to a covered loss.

While renters insurance can't prevent a fire or similar loss from occurring, it can bring you back to where you were prior to the loss.

## Covered losses

These are some of the types of losses for which your personal property is covered:

- Theft
- Vandalism
- Smoke, if sudden and accidental
- Sudden and accidental discharge of water or steam from plumbing, heating or air conditioning system, or household appliance
- Fire or lightning
- Windstorm or hail
- Explosion
- Glass breakage
- Falling objects
- Collapse of building
- Vehicles
- Weight of ice, snow, or sleet
- Riot or civil commotion
- Aircraft

## Additional coverages

### Additional living expenses and rental value

We cover the additional housing and eating expenses during repairs (up to one year) while the insured residence is uninhabitable due to an insured loss. The policy pays up to 20 percent of the amount of coverage on your personal property. It also pays for loss of rents if that part of your residence rented to others is uninhabitable.

### Improvements, alterations and additions

We cover improvements, alterations and additions you have made to rented property. We pay up to 10 percent of the amount of coverage on your personal property.

### Personal property away from home

We pay up to \$1,000 or 10 percent, whichever is greater, of the amount of coverage on your personal property anywhere in the world.

## Personal liability coverage

We pay for bodily injuries to other people, or damage to their property, if you are liable, resulting from:

- The acts of your pets
- Unintentional acts committed by you or a qualified family member, either on or off your premises.

We also cover reasonable medical payments for other people injured on your premises, regardless of liability, up to certain limits stated on your policy.



## Additional liability coverages

### Expenses

We pay expenses in a suit we defend on your behalf such as court costs, attorney fees, investigator fees, expense of witnesses and witness fees.

We also pay necessary expenses you incur at Farmers' request, including actual loss of earnings (but not loss of other income) up to \$50 per day, for assisting us in the investigation or defense of a claim or suit.

We pay the premium on appeal bonds and bonds to release attachments.