



PERSONAL SERVICE
PEACE OF MIND

For more information about renters insurance coverage, contact your local Badger agent.



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*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions.
This brochure is not part of your policy.*



The Heart of Your Insurance Protection

RENTERS
INSURANCE

Protecting What's Yours



The Heart of Your Insurance Protection

Do Renters Need Insurance?

Yes, renters should not overlook the need for insurance. If a renter's building is destroyed, the landlord or property owner's policy will cover the structure only. To recover for the loss of personal belongings, the renter must have his/her own policy. Your renters policy also provides invaluable liability protection from an ever-increasing litigious world.



Our policy is tailored to fit the unique needs of renters, covering damage to your personal property. It is similar to the policy purchased by the owner of a house. The primary difference is that a renters policy does not include coverage on the building. When you purchase renters protection from Badger Mutual, you can expect the following:

- » Friendly, personal service
- » Competitive rates
- » Comprehensive coverage
- » Prompt and fair claim service
- » Convenient billing options

AVAILABLE DISCOUNTS

- **10% discount** when you have both a renters and auto policy with Badger Mutual
- **Loyalty/renewal discount** after 24 claim-free months of continuous coverage



What coverages are provided under a renters policy?

Physical Damage Coverage for your personal property on or off the premises and Loss of Use coverage to help pay extra living expenses after a loss.

Liability Protection

Protects you from liability claims, including property damage you caused to your rental unit due to fire, smoke or explosion.

Optional Coverages include:

- » Increased limits on liability coverages
- » Replacement cost coverage on personal property
- » Coverage for computers, jewelry and firearms
- » Personal injury coverage
- » Identity fraud and financial loss coverage
- » Water back-up and sump overflow coverage