



EXCEL REAL ESTATE
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RENTERS INSURANCE

What is renters insurance and why do I need it?

Renters insurance covers fire and smoke damage, theft, vandalism, water damage from plumbing problems and many other hazards. It also protects you from liability if an accident happens in your home and may even pay your temporary living expenses if an emergency forces you to leave your home.

Doesn't my landlord's insurance protect my belongings?

No. Your landlord's insurance protects the building only. It does not protect your personal property.

What if I don't own much property?

You probably own a great deal more than you think. What if you needed to replace your computer and stereo system, clothing and jewelry, furniture and pictures, television and Wii/Xbox, sports equipment and toys, all those small appliances in the kitchen along with the pots, pans, dishes, glasses, etc? What would it cost to replace everything?

Is all renters insurance the same?

No. Some policies cover more than others. And the deductible and limits may vary.

How much renters insurance should I get and what should the deductible be?

These are excellent questions that should be discussed with an insurance representative. There are many plans and the agent can help you determine the best one for you.

I'm ready so who do I contact?

Here are some insurance contacts.

Clemens & Associates	www.clemensinsurance.com	(309) 662-2100
Insure One	www.insureone.com	(888) 467-8733
Petrov Lawrence Reed	www.plrinsurance.com	(866) 925-5525
Ron Ruby	www.statefarm.com	(309) 663-5111