

PROTECT YOUR PERSONAL BELONGINGS WITH A COMPANY YOU CAN TRUST

Get competitive prices and discounts.

State Farm offers discounts to help keep coverages affordable.

- Discounts that may apply if you already have a qualifying State Farm Car Policy.
- Home security discounts that may apply if your home is equipped with fire detectors, smoke detectors, or burglar alarms.

Contact us your way.

Getting in touch is always easy. Walk in, Mail in, Call in, Click in. You can also visit statefarm.com to:

- View your policy information.
- Pay your insurance bill.
- Report an insurance claim.
- Gather information on insurance and financial services products provided by State Farm.

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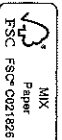
¹Based on State Farm experience.
floodsmart.gov

Coverages available in most states.

This brochure contains only a general description of coverages and is not a contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

State Farm Fire and Casualty Company
State Farm General Insurance Company
Bloomington, IL

statefarm.com

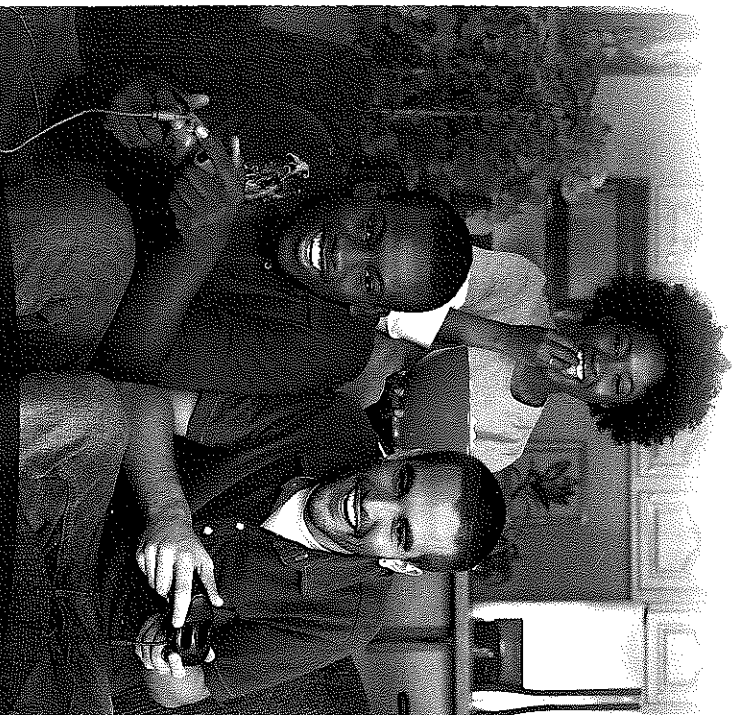


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RENTERS

Insurance



 State Farm®

Look around to see what you could lose

It takes a *lot* more than pocket change to replace everything you own. Your clothing and furniture are just a start to your belongings. What about your electronics and the things you use in your leisure activities?

In an instant, fire, theft, or damage resulting from other perils can happen. And you could lose it all.

A State Farm® Renters Policy has the great coverage you need to protect your things at a competitive price. You deserve the personal service that only a good neighbor provides with the accessibility you count on.

A State Farm agent can help you choose the most appropriate protection plan—one that fits your lifestyle and your budget.

Did you know?

The average renter purchases about \$35,000 in coverage for their personal belongings.¹

What are the basic coverages?

- **Property:** To protect your personal belongings at home and away.
- **Liability:** To protect you financially against costly claims and lawsuits.

Talk to a State Farm agent about the coverage choices that make sense for you. You'll find out:

How inexpensive renters insurance is.

The monthly cost for a State Farm Renters Policy can be as low as the cost of a DVD. Compare that to the small fortune it would take to replace all you own!

What your landlord's policy does and

does not cover. Your landlord's policy only covers the building where you live, not your personal belongings. For that you need a renters insurance policy.

How valuable your property is and how to protect it.

Complete a State Farm Home Inventory Checklist to find out how much your personal belongings are actually worth. A State Farm agent can provide a copy, or you can download one at statefarm.com®.

And did you know an engagement or wedding ring, a computer system, or a treasured heirloom may have limited coverage under a renters policy? Protect your special belongings by purchasing a Personal Articles Policy (PAP). With PAP coverage, you can rest easily knowing that in many situations you have broader protection for such items.

How liability insurance helps protect your financial future.

Your landlord's policy doesn't provide coverage when you are found liable for damages or injury to another person. A renters policy does. This means if you are found responsible for injury to another person, your renters policy could help pay for bodily injury, property damage, and defense against these claims or lawsuits.

State Farm offers a Personal Liability Umbrella Policy (PLUP) that may provide additional liability protection after the required liability limits of your renters or auto policy have been met.

And don't forget about flood insurance.

Floods and flash floods happen in all 50 states and are the No. 1 natural disaster in the United States.² Even if you rent a home or an apartment, your contents are at risk of some level of flooding. Flood insurance, written directly by the U.S. government's national flood insurance program called NFIP-Direct, can be purchased in participating communities through a State Farm agent.