

liability coverage
personal property
protection
increase
value
of personal
property
insurance
premium
insurance
protection
competitive
renters insurance

**Our
affordable
coverage
offers
outstanding
protection**

***Renters
Insurance***



RENTERS INSURANCE

Do you realize that your personal property and liability are not covered by your landlord's insurance? Could you afford to replace your possessions after a fire, or to pay for a lawsuit against you?

Many people do not consider these questions until it is too late. As a tenant, you can ensure that your personal possessions are fully protected by buying a Penn National Insurance renters insurance policy. This policy protects you against the following:

Property damage: damage to your furniture and other personal property, caused by a covered peril.

Liability: Claims and lawsuits brought against you and members of your household for injury to others or damage to their property.

Loss of use expense: your expenses when damages force you to leave your home temporarily.

PERSONAL PROPERTY

Your personal property is covered, wherever you go, for its "actual cash value," which is its original purchase price minus depreciation.

To protect yourself in case of a loss, you should make a list of your personal belongings and their values, and keep it somewhere other than your home. Penn National Insurance has a special form you can use to take a home inventory. Ask your agent for a copy of our homeowners inventory form.

LIABILITY COVERAGE

Your liability coverage pays for legal expenses and damages awarded in court, up to the limit of liability in your policy. It applies to members of your household, and even pets.

LIMITS

Certain types of property are covered only for limited amounts. **If you own property valued at more than the limits for any of these items, you should ask your agent about buying more coverage.***

- money, bank notes, bullion, gold, silver, platinum and medals - \$200
- securities, accounts, deeds, manuscripts, passports, tickets and stamps - \$1,000
- watercraft, including trailers and equipment - \$1,000
- jewelry, furs, watches and precious stones - \$1,000 (applies to theft only)
- firearms - \$2,000 (applies to theft only)
- silverware, goldware and pewterware - \$2,500 (applies to theft only)

You should also buy additional coverage for antiques, artwork, and any other items of special value, since homeowners policies will not cover these for their full value.

KINDS OF LOSSES COVERED

Your property is covered for damages from the following:

- fire or lightning
- vehicles
- windstorm or hail
- smoke
- riot or civil commotion
- theft
- explosion
- vandalism
- aircraft

** Limits for North Carolina policies may differ.*

INFLATION PROTECTION

Penn National Insurance automatically increases the covered value of your personal property each year, to protect you against inflation. We apply this inflation protection to your personal property and loss of use coverages.

**SOME WAYS TO SAVE MONEY
ON YOUR INSURANCE**

You may want to choose a higher deductible on your renters policy to lower your insurance costs. The standard deductible is \$250. Ask your agent about higher deductible options.

SPECIAL DISCOUNT AVAILABLE

You can save ten percent on your renters insurance if you also buy your auto insurance from Penn National Insurance. Ask your agent for more information.

**ADDITIONAL PROTECTION FOR
YOUR PERSONAL PROPERTY**

For a small additional premium, you may choose to cover your personal property for its replacement cost, which would pay for the cost of repairing or replacing it based on the price of new property of the same quality, with no depreciation.

Ask your agent for our brochure describing personal property replacement cost coverage.

ABOUT PENN NATIONAL INSURANCE

Penn National Insurance sells personal insurance through more than 1,000 independent agencies in PA, MD, VA, TN, NC and NJ, and business insurance in those states, plus DE, SC, and AL. We have branch and claims offices close to our agents and policyholders so we can provide the service you need, before and after a loss.

This brochure is part of a series highlighting Penn National Insurance's coverages. It is not a contract. For the actual terms of this coverage, check your policy or consult your agent.

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Form 70-3180 (Ed. 11/98)