



RENTERS INSURANCE



## Why renters insurance?

Add it up, and you might have thousands of dollars worth of possessions in your apartment ... maybe even more.

There's your phone, tablet, computer, TV and other electronics. There's your clothing, furniture and kitchenware. Maybe there's a bicycle or other sports gear. It all could be worth a lot of money. And it all could be at risk.

If those items were damaged or lost due to a fire, theft or storm, your landlord's insurance wouldn't cover any of it.

A Stillwater Renters Insurance policy, however, would.

It's pretty simple: For just a few dollars a week, you could insure all your possessions. You'd have a policy backed by outstanding claims and customer service. And, it would all come from a highly rated company you can believe in ... one that would be there for you if you need it.

Why renters insurance?

Well, why not?





## Customize a policy just for you

A Stillwater Renters policy reimburses you for damaged or stolen possessions, and more.

- It covers losses caused by theft, fire, smoke, storm damage, water overflow and electrical surges
- It provides living expenses if your property is not fit to live in due to a covered loss
- It includes both Personal Liability (protects you if you cause another's injury or property damage), and Medical coverage (pays medical expenses related to a covered incident)

In addition, you can further customize a policy to cover against earthquakes and water backup, provide liability for injuries caused by your pets, cover high value items, protect your identity and more.

*A tip: Coverage applies only to those named on the policy—your roommates' possessions wouldn't be covered unless you specify it. So, be sure to list your roommates on your policy, or encourage them to get their own coverage.*

## Find out how affordable it can be

The average cost works out to just a few dollars a week. Keep it even lower with discounts for bundling a Stillwater Renters and Auto policy.

## Call any time to report a claim

We're ready to help when you need us, and dedicated to a fast and fair resolution of your claim. Just call 1-800-220-1351, 24 hours a day, to get started.

*\*These are generalized coverage descriptions. Our Renters contract includes more detailed definitions.*

*Coverages and discounts may not be available in all states or situations.*

## About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

### **Stillwater is:**

**Smart**—We meet your evolving needs for personal and business insurance

**Fast**—We exceed your expectations for customer and claims service

**Strong**—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit [stillwater.com](http://stillwater.com), or contact a Stillwater agent.

### **Stillwater Insurance Group of Companies**

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

