

# Renters Insurance

Reliable Personal Property  
and Liability Protection

Insurance  
with values.



**Universal renters insurance makes sense.** Insuring the structure of a rental unit is the landlord's responsibility. But what about the personal property and valuables inside? Be prepared against damage, theft or other loss. Universal North America's® Renters insurance gives you the specific coverage you need at a price that makes sense.

**Every policy comes with peace of mind.** Universal North America's standard Renters policy offers serious protection, including:

- **Personal property and valuables.** Covers personal belongings such as clothing, valuables, furniture and appliances.
- **Loss of use.** Pays for costs above normal living expenses if damage prohibits the family from living in their rental unit.
- **Personal liability insurance.** Provides bodily injury and property damage coverage when the homeowner is legally responsible.
- **Medical payments.** Takes care of medical expenses for anyone outside the household who is injured while visiting.



## Why choose Universal North America?

We believe that taking care of policyholders is the most important thing we do. Prompt response and timely claims payment are part of the Universal North America promise.

## Count on Universal North America.

Storms, earthquakes, fires and accidents are unpredictable. But we're not. Universal North America is experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. Whether you own or rent, we offer solutions for a variety of insurance needs, including:

**Homeowners • Flood • Condominium • Renters  
Dwelling Fire • Hurricane • Earthquake • Businessowners**

\*Not all products are available in each state.



**Easy online access.** Managing your Universal North America policy is easy with My Universal<sup>®</sup>. Make payments and gain access to important policy documents online at MyUniversal.com.

**UNIVERSAL**

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Universal North America<sup>®</sup>

*Insurance with Values*

### Customer Service

Sales & Service: 866-458-4262

**Claims** Toll Free: 866-999-0898

**MyUniversal.com**

This card is not an insurance policy; it provides a general description of Universal North America's Renters insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.