

## FREQUENTLY ASKED QUESTIONS

### Who is eligible for this insurance?

Persons living in rented residential property are eligible for this insurance. The persons named on the Declarations page and their family residents will be covered.

### Does this policy cover damage done by my pets?

Yes, under your liability policy, bodily injury or property damage that is caused by an animal owned by any insured, or in any insured's care, custody, is covered up to \$10,000 for any occurrence.

### Will my landlord's insurance policy cover my stuff if they are lost in a fire or theft?

No, your landlord's insurance policy will not cover your items if they are lost in a fire or stolen. That is why each resident should purchase this type of coverage.

### How can I cancel my policy?

You may cancel the policy by notifying Gallagher in writing and stating the future date on which you will no longer require coverage. Should you need to make a change to your policy limits or address, you will need to cancel and buy a new policy.



### Does this policy include medical payments to others?

Yes, this coverage includes payments up to \$500 for any occurrence on the residence premises.

### Does this policy cover claims made against me?

If Liability coverage is purchased, the policy covers damages for bodily injury or property damage due to fire, smoke, water and explosion.



### Filing Claims

All claims should be reported immediately to:

**Markel American Insurance Company**  
PO Box 906  
Pewaukee, WI 53072-0906

You can also call:  
800-236-2862

## OUR RENTERS INSURANCE FEATURES



Policy Quote and Purchase Available Online 24/7.



Order From Your Computer or Your Phone—Next Day Coverage Available.



Declarations Page and Policy Delivered Electronically.



No Credit or Background Check Needed.



**ORDER YOUR POLICY TODAY**  
[AffordableRentersInsurance.com](https://www.AffordableRentersInsurance.com)



## LIABILITY COVERAGE PLANS

Affordable liability plans available with policy limit options of:



Protect yourself against claims for damage to your rental unit or liability claims arising from bodily injury. Common liability claims against renters include: fire and smoke damage to their rental unit, and injuries to your guests from trips and falls.

## PERSONAL PROPERTY COVERAGE

Affordable property plans available starting at \$15,000 limits and up. Personal property loss can come from many causes. The cost to replace or repair your property can be very high. Therefore, it makes sense to have personal property protection.

Package Renters Plans often start at less than \$12 per month!

**[ORDER YOUR POLICY TODAY](http://AffordableRentersInsurance.com)**  
**[AffordableRentersInsurance.com](http://AffordableRentersInsurance.com)**



## HIGHEST INDUSTRY RANKINGS BACK OUR RENTER'S INSURANCE

Our renters insurance program is underwritten by Markel American Insurance Company, Inc. Markel American is a Fortune 1000 company and is rated "A Excellent" from A.M. Best. This is among the highest ratings an insurer can earn for financial stability.

## INTERESTED PARTY

Add the landlord as an Interested Party and they will receive notice of Policy Purchase.

## ABOUT US

Gallagher is one of the largest insurance risk management firms in the world. We have over 90 years of experience in the insurance brokerage and risk management industry. We pride ourselves on being a socially responsible company and strive to make a positive impact in our communities and to society as a whole.

Our Affordable Renters Insurance program operates from our office in Atlanta, Georgia. We are easily accessible by email, toll free phone, fax, regular mail, and of course, via the Internet. **When you need us, we are there.**



For more information, please visit:  
[MarkelAmerican.com](http://MarkelAmerican.com)



Insurance | Risk Management | Consulting

*The policy, not this brochure, is the contract of insurance and all coverage is determined by the policy.*

# Affordable Renters Insurance

**PROGRAM DESIGNED FOR  
APARTMENT RENTERS**



# Gallagher