

Here's the information you requested!
Special Report for Renter's Insurance
Insider Reveals Little-Known Secrets:

Best Ways You Can Save \$ on Your Renters Insurance And Get the Coverage You Need!

What if something happens to your rented home or apartment? A fire? A flood? Vandalism? What if someone visiting you slips, falls and suffers a serious injury? And sues you? An accident like that could put a dent -- or worse -- in your financial security.

Your landlord's insurance does NOT cover you for these things!

For most people, insurance is a mystery. They don't understand the coverage provided by the policy. And they don't know which insurance companies offer the best -- coverage. Because they don't understand the product, many people think insurance is a rip-off, **and it is -- if you are underinsured or buy coverage you don't need.**

All renter's policies are not created equal. In fact, almost none of it is. How do you find the insurance and the insurance company that are best for you? You read this special report and tap into my vast knowledge of the products and the companies that offer them.

I am an insurance "insider." A licensed member of the "club." I've sold the product. **I know what kind of insurance fits your needs.** Because I've specialized in the insurance needs of homeowners, renters and their families, I have decided to dedicate myself to solving for you some of the mysteries of renters insurance.

Contents Replacement Cost or Actual Cash Value

Your renters policy does not provide coverage for all potential catastrophes that could damage or destroy your home. ***Earthquake and flood are two "perils" for which there is no coverage.*** (You can get coverage for earthquake and flood damage in a separate policy or as an endorsement to your homeowners coverage.) Also, there is no coverage for damage caused by water that seeps into your home from the ground. You do have coverage for losses related to fire, smoke, lightning, wind storms, hail, explosions, vandalism and theft.

There are different ways to insure your home, both the structure and your personal property. Let's take the structure first. **There are two types of coverage: replacement cost and actual cash value.** Replacement cost is better for you

Under replacement cost coverage, the insurance will cover the cost of your contents up to a maximum dollar amount. Under actual cash value, the insurance will cover the cost of replacing the damaged structure minus an allowance for depreciation. If you have older items, that allowance could be quite significant. *Unless your policy specifically says it provides replacement cost coverage, the coverage is for actual cash value.*

Policy Limits

Read your policy and see what these limits are. For example, the standard policy will provide a maximum of \$1,000 coverage for your jewelry if it is lost or stolen. If you have lots of jewelry, fine art or computer equipment, you should consider purchasing a special personal property endorsement or "floater" that provides the coverage you need.

Speaking of need, *you need to take written and visual (still pictures or video) inventories of everything you own in your home and in other buildings on the property.* Include all furniture (indoor and outdoor), appliances, stereos, computers and other electronic equipment, hobby materials and recreational equipment, china, silverware, kitchen equipment, linens, jewelry and clothing. For the major items (computers, televisions, stereo systems, etc.), write down the serial number, make or model number, purchase price, present value and date of purchase of each item. If you have the receipts for the items, attach them to the inventory.

Make at least two copies of the inventory and store one of those copies offsite -- a safe deposit box is a good place. Store the pictures or video of the inventory offsite as well.

3 Ways to Save \$\$\$

Now that you know some of the basics of a renters insurance policy, here are 10 ways you can pay less. In many cases, you can get the same level of coverage for fewer dollars.

1. **Consider Raising Your Deductible if the savings is significant** -- The deductible is the amount you pay before insurance kicks in if you have a claim. For example, if you have a \$250 deductible and you file a claim for \$1,000 in damage to your contents, you pay the first \$250 and your insurer pays the balance, \$750. The higher the deductible you choose, the more you pay. Also, though, the higher deductible, the less you have to pay for your policy. **Depending on the insurance company, you can save between 12% and 37% if you have a deductible of \$500 to \$5,000.**
2. **Shop Around** -- Insurers are not all alike – not at all! There is a very large spread of costs for renters insurance. It can vary by hundreds of dollars. We will be happy to do that job for you – just ask us.

3. **Better Safe(r) Than Sorry** -- Smoke detectors, burglar alarms and deadbolt locks are usually worth discounts of at least 5%. *You can get even bigger discounts, 15% to 20%, if you install a sophisticated sprinkler system or an alarm system that rings at the police station or a security company.* However, not all of these systems qualify for discounts. Before you install one, check with your insurer to find out what type of system qualifies for a discount and how much you would save on your premium if you installed the system.

Is Your Coverage Adequate?

I won't kid you. There's more to this insurance game than saving money. In fact, while it's nice to lower your insurance costs, it's probably even more important to make sure you, your loved ones and your assets are covered adequately. It's not a pleasant thought, but *insurance is about worst-case scenarios. It's also about peace of mind, knowing that you have the worst-case scenarios covered.*

Because I know peace of mind is so important, I am willing -- actually, I'm excited -- to reveal to you the secrets about insurance. *Secrets that ensure you have all the protection you need.*

Why would I just give these secrets away? Because it's just as good for my business as it is for you. I want to let you in on the knowledge I have accumulated as an insurance industry professional and insider. I want to do this because I have found, time and time again, that generosity and the willingness to provide really great service come back to me. Tenfold. In fact, that's how I have built my business.

Three Steps to Protection

There are three basic steps you can take to protect your family's financial well-being:

1. **Have an insurance specialist conduct a risk analysis of your home, car(s) and family.** How can you adequately address your risks with insurance if you don't even know what these risks are? I've found that most people face more risk than they know. Because everyone is different, it's not like you can ask a friend or relative to assess your insurance needs -- unless they are insiders in this business. *If you haven't had your risks assessed by an insurance professional, you could be inviting financial disaster.* You need a professional, a knowledgeable insurance insider, to put together a comprehensive insurance plan that truly protects you. Our office will do that for FREE.
2. **Use an Agent.** There are several ways renters insurance is sold in this country. Some people buy it by calling a toll-free number and talking to an employee of an insurance company. Others take advantage of direct mail offers. *A direct mail piece is not going to be able to assess your level of risk. Do you really want an insurance company employee to be your agent?* You need someone who's going to work for you. Do you want a good price? And do you want protection against worst-case scenarios? There's only one option here: Use an Agent.

3. **Don't trust the financial protection of you, your family and your assets to an insurance agent who is not a renters insurance specialist.** A specialist? Absolutely. Look, insurance is a huge industry. *There's insurance for everything. And nobody can specialize in all of it.* In fact, a professional agent can specialize in only a few niches -- and really understand them. And I do. I've studied the homeowners insurance market in our community for some time.

I know:

- ◆ Which renters insurers have some of the best rates.
- ◆ Which give the best protection.
- ◆ And which provide the best claim service.

I will give you this information for FREE. No charge. No obligation. I do this because I've built my business on my reputation. I never hard-sell insurance. I'm in the service business. The better service I provide, the better it is for all of us.

My clients stay with me because of my service – and they refer me to their family and friends.

I believe I serve families in our community better than anyone in this area -- in any profession. I believe this because I spend a lot of time with my clients, determining their needs, their level of risk, and finding the perfect insurance program for them.

So if you want to protect yourself, your family and your assets or just see if you can save money on your insurance, call my office. My our office will be glad to help.