

Tenants/Resident's Insurance

To: All Tenants/Residents

Date: _____

We want to make sure your family's belongings are protected against fire or theft during the time you are residing in our property. Please be advised, therefore, that the insurance we carry for our building covers only the building itself against fire. Our insurance does not cover your property in the event of fire or burglary. If your child breaks a neighbor's window or your guest is accidentally injured because of a hazard you allowed to be left on your property, there is a lot you can lose by not having renter's insurance.

Many tenants are unaware that rental policies by the owner of the property do not protect them or their personal belongings against such calamities. To fully protect yourself, it is suggested that you get a renter's insurance policy, which most insurance companies provide. Your most likely loss would come from theft, vandalism, or fire. How much is your entertainment system worth? What about your jewelry or other valuable possessions? In the event of a fire, do you know that all your furniture, clothing, and other possessions probably add up to tens of thousands of dollars? Many rental residents have learned through a tragedy that they lost everything because they did not buy renter's insurance.

Here's the good news. If you are already carrying auto insurance, adding renter's insurance through the same company may cost you very little more. Most insurance companies offer a multi-policy discount if you add renter's insurance to your current policy. This will save you some money.

We can recommend a company that provides renter's insurance at a reasonable rate. We can even allow you to pay your renter's insurance in installment payments with your next three rent payments. Let us know if you wish this option for obtaining renter's insurance. Whatever you do, don't put your family's personal property at risk. Renter's insurance is something you do not want to be without. It's well worth it.

All you need to do is contact an insurance agent or us today (e.g., the one you bought auto insurance from). If you are not currently working with an insurance agent, attached or listed below is the name and phone number of an insurance agent who should be able to assist you.

Be sure to tell him or her that we referred you: Richard & Vicki Harrison

During the year, we may have representatives from the insurance company that has coverage on the building you are living in visit the dwelling for an inspection and take pictures of the property's condition.

We always ask the insurance company to give us advance notice so we may inform you ahead of time. We would appreciate your cooperation when we call on you.

Sincerely,

Richard & Vicki Harrison

Rental Owners/Landlords

Allstate Insurance (Paul Butler) 705 Golden Hill #103, Paso Robles, CA 93446 (805) 237-2333

