

## PERILS INSURED AGAINST

- FIRE OR LIGHTNING
- WINDSTORM OR HAIL
- EXPLOSION
- RIOT OR CIVIL COMMOTION
- AIRCRAFT
- VEHICLES
- SUDDEN AND ACCIDENTAL DAMAGE FROM SMOKE
- SINKHOLE COLLAPSE
- VOLCANIC ACTION
- VANDALISM
- THEFT
- FALLING OBJECTS
- WEIGHT OF ICE, SNOW, OR SLEET
- SUDDEN AND ACCIDENTAL TEARING APART, CRACKING, BURNING OR BULGING
- ACCIDENTAL DISCHARGE OR OVERFLOW OF LIQUIDS OR STEAM
- FREEZING
- SUDDEN AND ACCIDENTAL DAMAGE FROM ARTIFICIALLY GENERATED ELECTRICAL CURRENTS



### Farmers Mutual Insurance Company

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## RENTERS INSURANCE PROGRAM



There are many West Virginia residents who rent a house or an apartment from a landlord. The landlord's insurance policy only protects their dwelling, so tenants need renters insurance to protect their personal property. Farmers Mutual recognizes this, and offers protection for renters under our Renters Insurance Program.

We insure renters personal property under a HO-4 form. This policy insures far more than just your belongings. It also provides for additional living costs in case of a covered loss where the dwelling you rent is made uninhabitable. This means we can put you into housing for a reasonable time until the dwelling is made fit for use or your household is permanently relocated.

There is also coverage for debris removal of covered property after a loss, as well as Liability Coverage and Medical Payments Coverage to cover guests on your premises in case of injury.

Personal property is everything you own that is not part of the dwelling. Clothes, furniture, tools, books, cookware, dishes, and electronics are all examples of personal property.



Your jewelry, guns, and other valuable items are secure under this policy. There are specific limits for these and other items, but your Farmers Mutual agent can offer you the opportunity to schedule more expensive items for an additional premium. You may also purchase replacement cost coverage for an additional premium charge.

There is a minimum coverage



amount of \$6000.00 to qualify for the program, which means you must have personal property with a total value of \$6000.00 or more to be eligible.

Give yourself the peace of mind that comes from knowing you are properly protected. Speak to your local Farmers Mutual agent today, and find out how you can secure your personal belongings with a renters insurance policy today.

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