

Medical Payments

This coverage pays for necessary medical expenses caused by injuries which occur on your premises, or are caused by you or an animal which you own. You do not need to be legally liable or negligent for this coverage to apply.

The policy automatically provides \$1,000 coverage. This may be increased as high as \$5,000 for a small additional charge.

A complete list of exclusions and restrictions is found in the policy contract.

Additional Coverages

Improvements and Betterments - renters often make improvement to their premises. This may include new wallpaper, floors, cabinets, etc. As you have a financial investment in these improvements, you also have an insurable interest. Your tenants policy automatically provides you with coverage for these improvements at a limit of 10% of your Personal Property coverage. This may be increased as needed.

In addition to the standard coverages described here, Arbella Insurance Group provides special packages which offer a number of broader coverages, as well as a number of premium credits. Contact your local Arbella agent for further information regarding these coverage and credit options, or to obtain a premium quote tailored to your needs.

*The intent of the information in this booklet is for descriptive purposes only. Coverages are subject to policy terms, conditions and limits and not all coverages are available in all states. Exclusions may apply. Please refer to your actual policy form.



ARBELLA[™]
INSURANCE GROUP

The Arbella Insurance Group, founded in 1988, is a customer-focused regional group of five property and casualty insurance carriers. We provide personal and business insurance in Massachusetts, business insurance in Rhode Island, and personal insurance in Connecticut.



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INSURANCE GROUP



**RENTER'S
INSURANCE**

**COVERAGE FOR YOU AND
YOUR PERSONAL PROPERTY**

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Renter's Insurance can provide you with the protection you need to many areas of your residence.

Renter's Insurance

Arbella Insurance understands that renting property in New England brings many of the same perils as owning a home.

With local knowledge born of experience, we offer protection for what matters to you. Whether you rent an apartment or a single family home, the insurance on the building will not provide any coverage for your belongings. Nor will the liability coverage protect you if you should be sued for negligence.

Renter's Insurance can provide you with the protection you need to many areas of your residence that include:

- Personal Property
 - Loss of Use
- Personal Liability
- Medical Payments
- Improvements and Betterments

Personal Property

Personal property consists of your general household belongings: furniture, clothing, jewelry, appliances, computers, kitchenware, etc. not used for business.

The amount of Personal Property coverage you purchase should reflect the total value of your belongings. The minimum available is \$15,000.

The cost for your policy is based on the amount of Personal Property coverage you purchase. This may be reduced by choosing to take a higher deductible. There are premium credits available for smoke detectors, burglar alarms, and when you insure your automobile with Arbella.

Property is covered anywhere in the world. However, refer to your policy for limitations. An example is:

- Any personal property normally kept at another residence or any other location, such as a college dormitory, is limited to 10% of the Coverage C amount. If you have children away at school, this could become important. If 10% of your contents amount is not enough coverage, you may want to increase the Coverage C amount.

Personal Property is covered for damage caused by specific perils. These are listed in your policy. Some of the covered perils include:

- Fire or lightning
- Explosion
- Vehicle damage
- Vandalism

The basic policy covers personal property on an Actual Cash Value basis. This means that each item is covered for its market value at the time of a loss. Because furniture and clothing depreciate very quickly, the actual cash value is often well below the cost to replace an item. You may change your policy to Replacement Cost coverage for an additional premium.

You may wish to insure certain high value items separately. This will provide broader coverage for the items and eliminate your deductible.

Examples of personal property which may be insured separately includes:

- Jewelry
- Musical Instruments
- Fine Arts
- Computers

In order to obtain this coverage for an item, you may be required to submit a recent appraisal.

With regard to computer equipment, optional coverage is available which broadens coverage significantly.

Loss of Use

This part of your policy provides coverage for additional expenses you may incur if part of your home becomes unusable due to a covered loss. This could include costs for a hotel or restaurant until the damage to your home is repaired.

The policy automatically provides 20% of the amount of your Personal Property coverage for Loss of Use. There is no additional charge for this coverage.

Personal Liability

Personal Liability protects you in the event that you are sued for bodily injury or property damage caused by your negligence. An example of this is a slip and fall accident within your unit. Coverage for defense and court costs is included at no additional cost to you.

The policy automatically provides \$100,000 of Personal Liability coverage. Higher limits are available for a small additional charge. This is not just premises coverage. It applies anywhere, to any loss of a personal nature.*

Ask your Arbella agent about our Personal Umbrella if you wish to purchase coverage that is more than \$500,000.

