

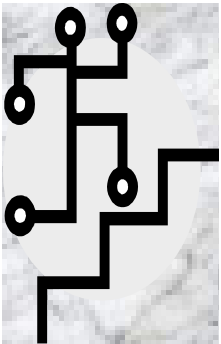
You are required to provide your landlord with proof of insurance.

We have produced this exclusive Renter's Program for you to comply with your landlord's insurance requirements at a reasonable premium. Our coverage names your landlord as an Additional Insured on your liability coverage.

Your landlord's insurance most likely does not include liability for a loss that happens in your rented residence. You can be held responsible for injury to another person or damage to another person's property if an incident occurs within your rented residence, or elsewhere. Without liability, your current and future

earnings could be at risk. Renters insurance may also provide legal defense costs.

Most people's belongings are worth \$15,000 or more and are not covered by your landlord's insurance policy. The amount of personal property coverage you need depends on how much your property is worth.



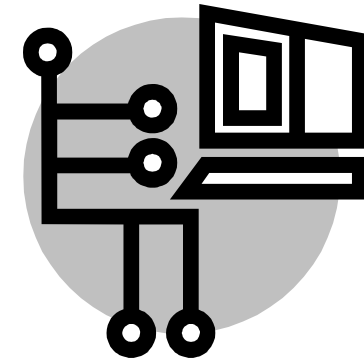
Renters and Property Owners are running to get coverage with our New Renter's Program.

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**When Renter's
Insurance is Necessary**



RITCHIE & ROSE
Insurance Services, Inc.

2985 East Street
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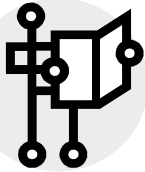
(<http://www.ritchieandrose.com>)

DOI# 0F44143

Tel: 530-365-4705

Toll Free Fax: 866-885-1428

Brief Summary of Coverage



What are my belongings worth?

Can you afford to replace your belongings if they are destroyed in a fire? Do you have the finances to live elsewhere if your residence becomes unlivable? What would you do in the event of a liability lawsuit brought against you? These are questions you will need to face if you have a loss. You will need to take inventory of your possessions

to determine your Contents limit (our minimum coverage provides you with \$5,000 contents limit, along with \$100,000 liability limit to comply with your landlord's requirements). List each item, when you acquired it, purchase price & current value. Total all these items to get a rough idea of what your property is worth. Consider adding photos of your inventory-they can help, if you have a claim. You can download our contents calculator sheets to determine an appropriate contents limit.

Our Renter's Program provides you with a Contents Limit covering fire and water damage (theft is covered if you have a central station alarm system) Deductible per loss on your contents is \$500. Personal Liability in the amount of \$100,000 providing you up to this limit for damages because of bodily injury or property damage caused by an occurrence to which this insurance applies. In addition, it may provide for the payment of your defense against these claims or suits. Medical Payments to Others up to \$1,000 are for people who are on your premises with your permission and are accidentally injured by your activities (does not apply to family members living with you).

Some property has special limits within your contents limit, for example: \$200 on money, bank notes, bullion, gold, silver, coins medals, etc, \$1,000 on securities, passports, tickets, stamps, etc. \$1,000 on watercraft including trailers. Please refer to your policy for exact coverage and limitations.

Some Perils Insured Against:

Fire or lightning, Windstorm or hail, Explosion, Riot or Civil commotion, Aircraft, Vehicles, Smoke, Vandalism, Theft (if central station alarm present on premises), Falling Objects, Weight of ice, snow or sleet.

Some important exclusions:

Firearms, Animal Liability, Ordinance or law, Earth Movement, Flooding, Sewer Backup, Water Seepage, Power Failure, War, Nuclear Hazard, Intentional Loss.

The proceeding paragraphs and information contains only a general description of coverage and is not a contract. Details of coverage may vary. All coverage is subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

We have provided rating examples below to assist you in determining your annual premium due. Please contact our office if you need help with rating.

1) If your contents limit is under \$15,000, rate as follows:

(Limit divided by \$1000) times \$10 equals:

Example: $(5000/1000)=5*\$10=$	\$50.00
Add taxes $(*.01325) \$50.00*.01325=$	1.56
Policy/Broker Fees:	<u>40.00</u>
Total of Money Order to Attach:	\$ 91.56

2) If your contents limit is over \$15,000, rate as follows:

(Limit divided by \$1000) times \$12 equals:

Example: $(15000/1000)=15*\$12=$	\$180.00
Add taxes $(*.01325) \$180.00*.01325=$	5.63
Policy/Broker Fees:	<u>40.00</u>
Total of Money Order to Attach:	\$225.63

PLEASE COMPLETE & MAIL TO OUR OFFICE WITH CHECK OR MONEY ORDER ATTACHED. WE WILL CONFIRM YOUR COVERAGE WITH A BINDER.

Name of Apts _____

Address of Apts _____

Your Name _____

Street/Unit # _____

City/State/Zip _____

Occupation _____

Date of Birth _____ SS# _____

Day Phone _____ Fax _____

Email Address _____

Contents Limit: _____

Do you have a central station alarm? _____

Do you own firearms? _____

Do you have large values in antiques, jewelry or computers _____

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