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RENTER'S INSURANCE

YOU HAVE A TV, MAYBE THREE, SOME COMPUTERS, FURNITURE, CLOTHING, DISHES, ANTIQUES, JEWELRY... BUT WHO REPLACES THEM IF THEY ARE STOLEN OR DAMAGED?

Did you know that renters face the same risks as homeowners? Whether it be a natural disaster, fire, or theft, your personal belongings are just as vulnerable to damage as the home or apartment that your landlord has purchased an insurance policy for. The difference? While the building you live in is covered, your stuff inside is not!



There are other benefits to owning a renter's insurance policy:

- **LOSS OF USE:** If damage to your building requires that you evacuate, this coverage pays for your alternate living arrangements.
- **LIABILITY:** Just like a homeowner, you are responsible for injury or damage to others' property if it happens where you live. This may protect you from a lawsuit if, let's say, someone who has been drinking at your place injures someone else on their way home.
- **DISCOUNTS:** You probably already have an auto insurance policy. Chances are, you can save with a multi-policy discount when you buy a renter's insurance policy. You'll be surprised at how affordable this coverage can be.



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