

RENTER'S INSURANCE

Can You Afford Not To Be Protected?



Damage, repair or medical liability costs can be outstanding if you are not protected by renter's insurance. Just one unfortunate accident can cost you thousands of dollars, and—let's face it—accidents are bound to happen.

Imagine your bathtub overflows and leaks through the floor, ruining the computer of the tenant who lives below you. The landlord has to replace that computer, right? Wrong.

The landlord is not responsible for any damage caused by a resident's negligence, and you are responsible for replacing your neighbor's property. It doesn't stop there, though—you are also responsible for the building repairs needed because of the severe water damage.

In most cases, a landlord's insurance covers only structural damage to the building itself—and many landlord's policies don't even go that far if the damage is caused by a tenant. If your building went up in flames, your landlord's coverage would include repairs, but only to the building, and not to the

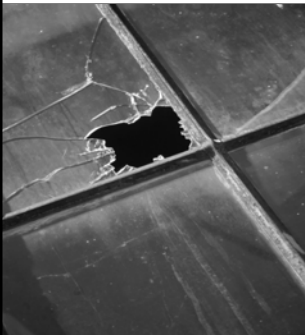
possessions of the tenants.

Residents who are not covered by a renter's insurance policy not only run a financial risk, but could also lose their apartment or be unable to qualify for a new home in the future. Your credit rating can be ruined, as well.

Residents are financially responsible for things like kitchen fires, cigarette burns to carpets and countertops, broken windows, or damage to common areas—to name a few. Some damages may be deducted from a security deposit, but the majority of expenses highly outweigh the amount of the deposit.

Thus, one small incident can put you thousands of dollars into debt. Luckily, renter's insurance covers the damage you may cause to the property or the property of fellow residents.

For more information regarding the benefits of a renter's insurance policy, contact your preferred insurance provider or the Mallard Lake Leasing Office today.



Bathtub overflow—severe water damage	\$4,250
Grill fire damages deck	\$2,300
Guest trips on resident's skateboard	\$5,000
Toy stuck in toilet—overflow water damage	\$3,500
Countertop burned during cooking accident	\$650
Grease fire in kitchen	\$6,500
Toaster oven fire damages kitchen	\$1,100
Child throws baseball through a window	\$1,500

These common damages can put you thousands of dollars into debt. Renter's insurance costs an average of \$120 - \$180 each year and can save you from a huge financial burden. Get protected today with one of the many coverage options available.