



Pfister Insurance Agency, Inc.

"Providing a Shield of Protection"

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Renters Insurance Coverage

At The Pfister Insurance Agency we realize that your belongings are just as important as a homeowner's belongings. Our renter's policy provides coverage for your household contents and personal belongings.

Furthermore, in the event someone is injured at your place, you could be held legally liable for the injury. Our renter's policy provides personal liability coverage should this ever occur.

And of course, you get a Pfister agent who can answer your questions about the policy and its coverages, discounts you may qualify for and deductibles you may choose. Most importantly, Tony can help you choose the coverage you want with flexible payment terms you can live with.

Standard Coverage:

Your Possessions

- You choose the amount of coverage based on the property you own.
- Personal property is covered anywhere in the world.
- Coverage is on a named-peril basis, which means that only losses resulting from causes listed in the policy are covered (subject to exclusions).

Liability

- Pays when you're legally liable for someone else's bodily injury or property damage resulting from an accident, negligent acts by you or qualified household members (on or off premises) and the acts of your pets.
- Includes costs to resolve claims or defend lawsuits brought against you.

Medical Payments

- Pays medical costs for people injured at your residence (other than residents of your household), regardless of liability.

Additional Living Expenses

- Covers additional living expenses if a covered loss makes your living quarters uninhabitable.
- Coverage is based on a percentage of the amount of insurance you choose for your personal property.

Optional Coverage:

Scheduled Personal Property

Scheduled and unscheduled coverage of important valuables is available.

Replacement Cost

Contents replacement cost is available to pay for the cost of repairing or replacing lost or damaged items without deducting for their depreciation.