#### WHAT Sets Us Apart?

Selecting an insurance provider that can keep their promise is the first step in protecting yourself. For more than 70 years, Assurant Specialty Property has been dedicated to ensuring your peace of mind and security. We have been satisfying customers with our superior customer service and convenient payment plans.

#### we cover a Range of Perils

Residents Insurance from Assurant Specialty Property protects you in the event you cause damage as a result of:

- ✓ Fire/Fuego
- ✓ Smoke/Humo
- ✓ Water/Agua✓ Explosion/Explosión

# Get the coverage you need! Ask your leasing agent today.







#### ABOUT Our Underwriting Companies

Residents Insurance is officially named Residents Liability Program, which is underwritten by American Bankers Insurance Company of Florida, an Assurant Specialty Property company, with its home office in Miami, Florida. In Minnesota, the underwriter is American Security Insurance Company, also an Assurant Specialty Property company.

American Bankers Insurance Company of Florida has been in business since 1947 and has \$1.5 billion in gross written premiums. This company has a Best's Rating of "A" (Excellent) by A.M. Best Company.

Financial data is for the period ending 12/31/11.

This is a brief description of the Residents Liability Program.

Please see the policy/certificate for complete details, including costs, limitations and exclusions.

CAS Insurance Agency, LLC. CA License No. 0G13570.

PS29952-0113 Riverstone Residential esig © Assurant, Inc. 2013





## Residents Insurance at POINT OF LEASE

Convenient Payments







### PROTECTION At Your Convenience.

The last thing you want to think about when you rent a new apartment is something going wrong. Residents Insurance protects your home and the things you own. Best of all, our Residents Insurance policy offers a convenient payment option and customer service you can count on.

#### HOW TO GET Residents Insurance

Obtaining Residents Insurance is simple. You can enroll through your lease application and the insurance charges will be conveniently included with your rent payment. *Just ask your leasing agent*.



## WHAT Does it Cover?

Features	Highlights
\$100,000 Personal Liability	Pays for damage due to covered perils (fire, water, smoke and explosion) or injury to others at the insured location
\$10,000 Personal Property	Pays for the insured's personal belongings at the insured location, and up to \$1,000 for belongings located away from the insured location due to a covered peril. (Subject to a \$250 deductible)
Replacement Cost	With this coverage you will be reimbursed for the cost of replacing your personal property without penalty for depreciation
Additional Living Expenses	Pays additional living expense you may incur as a result of your loss. (Limited to 20 percent of your personal property coverage)

### сóмо овтенея el Seguro para Inquilinos

Obtener el Seguro para Inquilinos es fácil. Basta con inscribirse a través de la aplicación de arrendamiento y la prima será añadida convenientemente a su pago de alquiler. Si necesita ayuda en cómo inscribirse pregúntele a su agente de arrendamiento. Es así de fácil.

El Seguro para Inquilinos de Assurant Specialty Property protege sus bienes personales en el evento de que cause daños como resultado de **fuego**, **humo**, agua y explosión.

Con nosotros tendrá lo siguiente:

- Cobertura del costo de reemplazo
- Seguro de responsabilidad solamente
- Cobertura de sus bienes personales
- Beneficio adicional de vivienda

#### Frequently Asked Questions

Does the landlord's policy cover my things?

**No.** Your landlord's insurance covers the building structure but, generally, doesn't cover your personal belongings like your furniture, clothes and electronics.

Does Residents Insurance cover floods? Residents Insurance does NOT cover floods.

Flood coverage is available from the National Flood Insurance Program (1-888-379-9531, www.floodsmart.gov).

Are my personal belongings covered anywhere? Yes. With Residents Insurance your belongings are covered up to \$1,000 anywhere in the world.

# Get the coverage you need!

Ask your leasing agent today.