#### TRU ASSET MANAGEMENT LLC

15510 Vance Jackson #101 San Antonio TX 78249 210-301-2081 info@tru-am.com www.truassetmanagement.com



# **Renters Insurance**

It is strongly recommended that you purchase renter's insurance to cover any loss of your personal property.

The owner's insurance on the property only covers the dwelling; it DOES NOT cover your personal belongings. You should obtain renter's insurance that becomes effective on the date that you take possession of the property and maintain the policy as long as you occupy the premises.

It protects the things that matter to you like your clothes, furniture and electronics. It also protects you with liability coverage and it does it all for less than you might think.

### Protect the things that matter to you.

You have a lot of things that are important to you, from your clothes and furniture to your TV, sports gear and computer.

## Protect yourself and your guests.

Feel confident that all you've worked for is not at risk. Renter's insurance policy protects you and your family against bodily injury and property damage claims and litigation up to the limits that you select.

Ask yourself, "Why do I need renter's insurance?"

- 1. What if there is a major flood from a broken water pipe or clogged drain line?"
- 2. What if you have a theft or the home is burglarized?"

Everyday these "What if" scenarios occur in homes. So, what happens if a "What If" occurs to you?

If you don't have renter's insurance, you may lose everything! The Landlord isn't held responsible. In fact, even in incidents that you didn't cause, you are responsible for replacing your possessions.

And, even worse, if you are responsible for an accident that causes losses to others, or injury to an individual, you could be held liable even to the owner of the property!

So, why do you need Renter's Insurance?

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- To protect yourself from liability.
- To protect your possessions and to replace them in the event of a loss.
- To protect yourself financially.
- To provide you with temporary living coverage if your residence is damaged.
- To insure you will have someone on your side when the unexpected happens.

# The Resident's Liability Insurance DOES NOT cover your personal property, food spoilage, utilities or costs associated with loss of use of the property. (i.e., lodging, if needed.)

You should verify that your renter's insurance policy covers such events. Copy of the insurance declaration page is required to be submitted to our office prior to keys of the property being released to residents.

Signature:	Signature:
Name:	Name:
Date:	Date:
Signature:	Signature:
Name:	Name:
Date:	Date: