

## Attention Renters: How Much is Your Stuff Worth?

(NAPSA)—Renting an apartment or house can be a relatively carefree way to enjoy the freedom of having your own place, without some of the stresses that may accompany home ownership—such as landscaping or the costs associated with making repairs.

But whether you rent or own, the need exists to protect your personal property. According to recent census information, many renters are not aware of this—considering that only one-third of renters in the U.S. have renter's insurance to help protect the many valuable possessions they own.

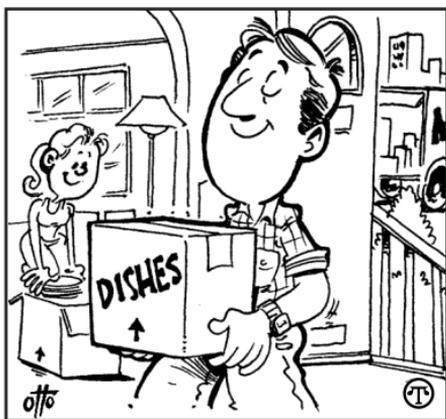
There are a few misconceptions that may explain why renters don't have insurance coverage for their stuff.

**Misconception 1:** "The landlord has insurance to cover my stuff."

**Reality:** While your landlord may have insurance—it doesn't protect your belongings. Typically, a landlord's insurance provides protection for the building and its common areas. What you keep in your place, from the clothes you wear to the furniture you relax on, even the electronics you own, is your financial responsibility.

**Misconception 2:** "I don't have that much in my place."

**Reality:** Renters rarely have a sense for the cumulative value of their belongings. And while the sofa you rest on may be a hand-me-down and the clothes you wear last year's fashions, the cost to replace it all if it were damaged or destroyed could break your bud-



get. Remember, your stuff isn't any less valuable because you rent.

**Misconception 3:** "Renter's insurance will not fit within my budget."

**Reality:** For a relatively low daily cost, you could be insuring your personal property. And your policy may also provide financial protection for you if someone is injured at your place.

If you are still unsure about purchasing renter's insurance, consider where you would stay if your place were damaged or destroyed by a fire. While your friend's sofa or parent's house might work for a couple of nights, over the longer term you may need to stay at a hotel or temporary residence until your house or apartment is restored. Most renter's insurance policies will help provide coverage for additional living expenses until your place is livable again.

To be savvy beyond the lease signing, consider renter's insurance. For more information on renter's insurance and the coverage it provides, visit [www.allstate.com](http://www.allstate.com).