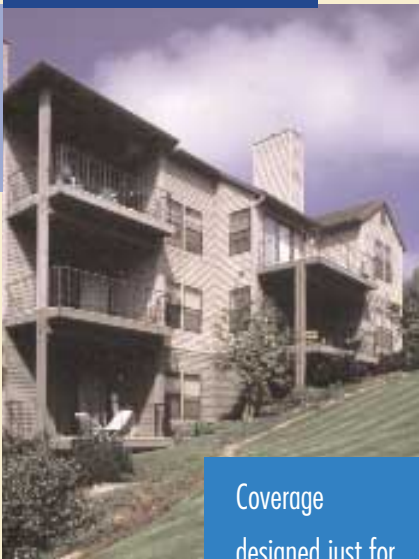


Farmers Renters Package



Coverage
designed just for
renter's needs



Gets you back where you belong.SM

How renters insurance helps cover your valuables

Imagine for a moment that you've just returned home from a long day at

work to find that there has been a fire. Everything you own has been destroyed: your TV, VCR, stereo, all of your CDs, dishes, furniture and clothing. Who will pay to replace all of your belongings? Where will you stay until your apartment is renovated?

If the unfortunate should happen and you suffer a covered loss, a Farmers® Renters Package will reimburse you for lost or damaged items. And, if the loss makes your home uninhabitable, the Farmers Renters Package will also pay the additional cost of hotel, meals, and other such related expenses.

While renters insurance can't prevent a fire or similar loss from occurring, it can bring you back to where you were prior to the loss.

Provides coverage when your landlord doesn't

Your landlord carries insurance should a loss occur. Unfortunately, your landlord's policy probably won't cover your personal belongings for the same loss. The Farmers Renters Package fills this gap with the coverage necessary to replace your lost or damaged items.



Covered losses

These are some of the types of losses for which your personal property is covered:

- Theft
- Vandalism
- Smoke, if sudden and accidental
- Sudden and accidental discharge of water or steam from plumbing, heating or air conditioning system, or household appliance
- Fire or lightning
- Windstorm or hail
- Explosion
- Glass breakage
- Falling objects
- Collapse of building
- Vehicles
- Weight of ice, snow, or sleet
- Riot or civil commotion
- Aircraft

Additional coverages

Loss of use

Your coverage pays the additional costs of living in hotels, eating in restaurants, etc., while your living quarters are uninhabitable due to an insured loss. It also pays up to 20 percent of the amount of coverage on your personal property with no deductible.

Improvements, alterations and additions

We cover improvements, alterations and additions to rented property, up to 10 percent of the amount of coverage on your personal property.

Personal property away from home

This coverage applies to your personal property anywhere in the world. However, if your personal

property is located at a secondary residence, such as a vacation home, the policy pays up to \$1,000 or 10 percent of the amount of coverage provided under personal property coverage.



Personal liability coverage

This coverage gives you and your family living with you 24-hour-a-day liability

protection against claims caused by almost any unintentional act, including:

- The acts of your pets
- Unintentional acts committed by you or qualified family members, either on or off your premises

We cover reasonable medical payments for other people injured on your premises, regardless of liability, up to certain limits stated on your policy.

Necessary expenses you incur at Farmers' request, including up to \$60 a day for actual loss of wages are also covered.



Farmers Renters Package policy even pays the premium on appeal bonds, bonds to release attachments and the cost of bail bonds.

Emergency first aid

Your coverage pays expenses you incur for necessary medical and surgical aid to other people at the time of an accident covered by the policy.

Damage to property of others

We'll even pay replacement cost up to \$500 per loss for damage to property of others caused by a qualified family member where you are not legally liable.

Optional coverages

Personal articles floater

This extends coverage for your personal articles, such as jewelry, furs or fine arts, when their value is higher than the limits stated in the policy. It pays up to the insured value of the article.

Contents replacement cost

Extend the coverage on your person property to include the cost of repair or replacement without deduction for the depreciation, but no more than the policy limit, with this option.

Personal Umbrella Liability (Separate policy)

This provides coverage for \$1 million or more of excess personal liability coverage and, subject to exclusions, coverage for many situations not covered by your Renters insurance. (Farmers Insurance Exchange. Truck Insurance Exchange™)

Discounts

Non-Smoker Discount

If the qualified family members of your household have not smoked tobacco products in the past two years, you can save money with our Non-Smoker Discount.

50 Plus Discount

You may qualify for our 50 Plus discount if you are 50 or more years old.

Auto/Renters Discount

If your personal autos are also insured with Farmers, you may qualify for a discount on your Renters policy.

Protective Devices Discount

Maintaining qualified protective devices, like fire alarms and deadbolt locks, may also qualify you for additional discounts to your policy.

We offer flexible payment plans

We believe that paying for your insurance should be as hassle-free as possible. That's why we offer several payment plans through Farmers EasyPay that are both flexible and convenient. Helping you choose the best plan for you is another valuable service provided by your Farmers agent.

Farmers value-added policies and services

We have many other fine insurance opportunities that may interest you. In addition to Renters insurance, we offer a full selection of Life, business, boat and recreational vehicle coverages and personal Umbrella protection.

This is a general description of coverage and is not a policy contract. The policy itself should be read for the coverages and exclusions.



Gets you back where you belong.™

Farmers Insurance Group of Companies®
Los Angeles, CA 90051-2478
www.farmersinsurance.com