

Renters Insurance

FAQs



Are all renters insurance policies the same?

No!

ePremium offers renters insurance policies with coverage enhancements designed specifically for renters that other third-party insurance agencies simply do not provide.



Won't my landlord's insurance cover me?

No!

Your landlord carries coverage for the physical building itself, there is no coverage for your personal belongings and in the event you cause damage to your rental location, or other apartment property, you may be financially obligated to reimburse your landlord for those damage repairs.



Do I need liability insurance?

Yes!

You are responsible for damage done to your rental location or the apartment community. You are also liable if someone is injured as a result of your negligence. The liability portion of renters insurance is designed to protect you in the event of damage to your rental location, the apartment community, or other residents.



I don't have expensive belongings.

Do I still need renters insurance?

Yes!

Renters insurance is still important even if you don't have much personal property, because chances are your personal property is worth more than you think. Additionally, ePremium's renters insurance includes legal defense, medical payments to others, claim expenses, first aid expenses, and/or damage to property of others.



Enhanced Renters Insurance for Homes.

Enroll *Today!*

Custom
QR Code
HERE

ePremium Insurance Agency, LLC,
(NPN 9925625, CA lic #OG66570, TX license #1549460).
In California dba ePremium IRIS Insurance Solutions, LLC



800.319.1390
ePremiumInsurance.com

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Rest Easy With ePremium.

Life happens, and because of that, your rental location has partnered with ePremium Insurance Agency to provide you with an Enhanced Renters Insurance policy designed for your active lifestyle.

Affordable Coverage You Can Count On

With Enhanced Renters Insurance coverage through ePremium, you're covered when the unexpected happens.

Did you Know? **\$2,661**
is the average loss from a burglary.

Source: www.safewise.com/blog/8-surprising-home-burglary-statistics/#Average_loss

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Coverage at a Glance.

Liability Coverage

Protection in the event of accidental damage caused to the apartment property, the property of others, and bodily injury to others.



Legal
Defense



Medical Payments
to Others



First Aid or
Claim Expenses



Damage to
Others' Property

Contents Coverage

Coverage includes personal property coverage anywhere in the world, as well as loss due to*:



Water, or Weight
of Ice/Snow/Sleet



Fire, Smoke,
or Explosions



Lightning,
Windstorm, or Hail



Artificial
Electrical Current



Forced-Entry
Theft, or Vandalism



Falling
Objects

*See policy for details.

Different by Design.

ePremium stands above other providers, offering Enhanced Renters Insurance that was designed specially for rental living. Best of all, it's simple and affordable.

Ready for ePremium?

- Automatic Approval
- No Credit Check
- Flexible Payment Options
- Easy Enrollment
- Preferred Group Rate

Did you Know?

Renters are burglarized
more often than homeowners.

Source: www.safewise.com/blog/8-surprising-home-burglary-statistics/#Average_loss

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*Verify with insurance agent

** Not available in all states