

## Renters Who Think They Don't Need Insurance Are at Risk



Renters often overlook the value of their own property, or don't realize that they could be held financially liable if another person is injured (or if their possessions are damaged) while at their apartment, rented home, dormitory or off-campus housing.

### Renters insurance is smart and affordable

Renters insurance can help with all of those issues – and we can help you find a solid renters policy that is remarkably affordable.

Many landlords, colleges and universities require renters insurance. But even if this isn't a stipulation of your rental agreement, it simply makes smart financial sense. Most coverage is quite affordable – averaging just \$187 a year in the U.S.

Consider the value of your furniture, mobile phone, computer, jewelry, sports equipment and wardrobe. The average renter owns \$20,000 to \$30,000 worth of goods.

For pennies on the dollar, we can help you protect the value of those items with renters insurance and shield you from the financial consequences of a lawsuit if someone blames you for their losses or injury. You may also get help with the cost of moving if your rented unit becomes uninhabitable.

## How we can help

- Select an appropriate policy based on your assets and financial risk
- Pinpoint the deductible you're comfortable carrying, which is how much you'd pay on a claim before the insurance kicks in
- Identify whether you should insure your goods for actual cash value (how much they are worth at the time of loss) or for replacement value, which is the amount required to replace an item with a new one of similar value and quality
- Provide proof of insurance if requested by your landlord

## Our clients

We are pleased to insure apartment and home renters, as well as students living in dormitories or other campus housing.

## What standard renters insurance covers

- Storm damage
- Accidental breakage or damage
- Theft
- Temporary living expenses if you are displaced from your rental
- Personal liability to cover your responsibility for another individual's medical expenses, lost wages or property replacement

## Additional (optional) policies or endorsements

- Money, bank notes and coins
- Business property
- Securities or negotiable instruments
- Watercraft and related items
- Jewelry and furs

- Firearms
- Silverware and goldware

## Service highlights

- Coverages, limits and deductibles are customizable
- Policies built to protect your unique assets
- Responsive, friendly claims professionals
- Easy claims reporting process

## Get in touch today

Even if you're not sure you need renters insurance, give us a call or send us an email and we'll talk – no obligation. We'll explain how you can make sure you're fully protected.

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### Acumen Solutions Group, LLC

(516) 986-3425  
insurance@acumenins.com

### Acumen Solutions Group, LLC

600 Broadhollow Road  
Suite 200  
Melville, NY 11550  
acumenins.com/



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