

# RENTERS HOMEOWNERS POLICY

You Can Count on Partners Mutual Package Policy for Renters



[www.partnersmutual.com](http://www.partnersmutual.com)

## EXCELLENT COVERAGE FOR YOUR PERSONAL PROPERTY AND PERSONAL LIABILITY AT AFFORDABLE COST

- Fire
  - Lightning
  - Explosion
  - Glass Breakage
  - Vandalism & Malicious Mischief
  - Aircraft Damage
  - Riot or Civil Commotion
  - Windstorm
  - Hail
  - Smoke Damage
  - Theft
  - Freezing of Plumbing
  - Building Collapse
  - Vehicles
  - Falling Objects
  - Water damage due to rupture or overflow of household appliances or plumbing, heating, or cooling systems
  - Sudden or accidental tearing apart or cracking of heating or cooling systems or appliances
  - Sudden electrical damage due to man made electrical current.
- including:**
- **Personal Liability** . . . *defense and payment of judgement for injuries to or property of others on or off your premises caused by an occurrence covered under the policy.*
  - **Medical Expense** . . . *for injuries suffered by others on or off your premises when caused by you*
  - **Loss of Use of Apartment** . . . *if loss caused by one of the above listed perils — Limit 20% of the property coverage*

## POLICY FEATURES \$250 DEDUCTIBLE FOR THEFT

- Your personal property covered for replacement cost: Included
- Refrigerated products perils, due to power failure (No deductible): \$250
- Securities, personal records, stamps, tickets, up to . . . \$1,500
- Watercraft including trailers, motors & equipment: \$1,500
- Trailers not used with watercraft: \$1,500
- Theft or Jewelry, watches, furs, precious stones: \$1,500
- Theft of firearms: \$2,500
- Theft of silverware, pewterware, trophies made of silver, gold, or pewter: \$2,500
- Business Property in the Apartment (\$500 limit on Business property away from apartment): \$2,500
- Electronic apparatus while in a motor vehicle or motorized land conveyance: \$1,500
- Credit card, debit card forgery, counterfeit money: \$500



Partners Mutual Insurance Company is dedicated to superior service, customized policy coverages, and excellent claims handling. Your Independent Agent will assist you in choosing the best insurance coverage tailored to your needs.

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## OPTIONAL COVERAGES AVAILABLE

- Waterbed Liability
- Special Computer Coverage
- Business Pursuits
- Watercraft
- Personal Injury Liability
- Inland Marine, Jewelry, Furs, Firearms, Cameras etc.

## CREDITS ARE AVAILABLE

*to help reduce your premium*

- Higher deductibles credit \$500-\$1000
- When you insure your car with Partners, a credit applies to both policies (WI & MI)
- Smoke and Burglar Alarm Credit

*Specific exceptions may apply,  
your Partners agent will help.*

## PERSONAL PROPERTY INVENTORY

*To determine the amount of coverage you need.*

	Estimated Values
Living Room, Family Room	\$ _____
Kitchen & Dining Room	\$ _____
Bedrooms & Bathroom	\$ _____
Attic, Basement, Garage	\$ _____
Special Property: Jewelry, Furs, Cameras, Computer, Silver, Sports Equipment, Guns	\$ _____
Total:	\$ _____

PREMIUMS	Amount of Coverage
Personal Property	\$ _____
Personal Liability: Loss of Use	\$ _____
Special Coverage Options	\$ _____
ANNUAL PREMIUM:	\$ _____

*Your Independent Agent:*

Protection  
for  
Those Who Rent



**Where Better Service Matters**

20935 Swenson Drive ■ Waukesha, WI 53186-2057  
262.798.5050 ■ FAX 262.798.5040

