

# Renter's Insurance

If you suffer property loss as a result of burglary, fire, tornado, water leaks, lightening, or power surge, you will need your own insurance to cover your loss. Your landlord is not liable for your losses that are not his/her fault.

## DEDUCTIBLE

This is the amount you pay before the insurance company will cover a claim after a fire or burglary. Most renters' insurance policies offer a \$250 deductible. Your premium (the amount you pay for the policy) will be higher if your deductible is lower.

## AMOUNT OF COVERAGE

How much would it cost to replace everything you own—computer, TV, all your electronic equipment, clothing, books, bicycle, etc.? Add the cost of hotel, in case of a fire, and buy that amount of coverage.

## REPLACEMENT COST

How much is your laptop to replace ("replacement cost") vs. how much is your laptop worth if you were to sell it right now ("cash value")? Be sure your policy provides "replacement cost" coverage, not "cash value".

## LOSS OF USE

Many policies include a dollar limit for hotel stay if fire forces you from your home. Check your lease to see how long you have agreed to wait after a fire for your landlord to make your apartment livable again. Most leases say 30 days, but some have 45, 60, or 90 days.

## WATER LEAKS

Ask your agent if damage to property from roof or pipe leaking or other water damage is covered.

## SEWER BACK-UPS AND SEEPAGE

These are often exempt from a standard policy. If you are renting a basement apartment or house with a basement, you may need to purchase an additional rider to your policy to cover damage from water seepage or back-ups.



## TENANT UNION

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The Tenant Union does not recommend a specific company. This list is provided to help you start shopping for insurance.

COMPANY	AGENT	PHONE NUMBER
AAA Insurance	Julie Cheely	(217) 398-3621
Allstate Insurance	Craig Detamore	(217) 356-5533
Allstate Insurance	Cindy Meyers	(217) 359-0232
American Family	Perry Ford	(217) 356-5952
American Family	Bradd Shipp	(217) 351-8285
Champaign General		(217) 356-4832
Country Insurance	Brock Angelo	(217) 352-0012
Country Insurance	Jesse Dehaan	(217) 352-3466
Country Insurance	Bret Kroencke	(217) 359-9391
Country Insurance	Tom Lessaris	(217) 363-4425
Country Insurance	John May	(217) 352-3341
Country Insurance	Craig Voigt	(217) 328-0023
Diamond Bros./Heartland Insurance		(217) 498-4200
Farmers Insurance		(217) 403-1193
Farmers Insurance	Steve Gibbs	(217) 367-0040
Insure One		(217) 328-6622
PrairieLand Insurance		(217) 352-9000
Prudential Insurance	Ann Hersey	(217) 398-2500
Shelter Insurance	Rhonda Mitchell	(217) 352-3649
Sticklen Insurance	John Sticklen	(217) 328-1612
State Farm Insurance	Bob Bone	(217) 384-5727
State Farm Insurance	Thomas Graves	(217) 356-1500
State Farm Insurance	Kurt Lenschow	(217) 352-1411
State Farm Insurance	Marcy McAnally	(217) 356-2722
State Farm Insurance	Steve Tarrant	(217) 352-1188
State Farm Insurance	Mary Vail	(217) 355-9859
State Farm Insurance	Mike Ying	(217) 367-1105
Thomas & Ellers Insurance Agency		(217) 356-2400



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[www.tenantunion.illinois.edu](http://www.tenantunion.illinois.edu)

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