

# Renter's Insurance Referral

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To: John W. Smith

From: David West

Date: March 15, 2006

The insurance the property owner carries usually only covers fire damage and personal injury resulting from property defects or the owner's negligence. It does not cover damage caused by your own negligence, if guests are injured, or things like theft and water damage. It is therefore important that you take steps to protect your guests, furniture, jewelry, electronics and clothing from all kinds of damage. Without renter's insurance, much could be lost.

A renter's insurance policy can help cover damage or loss of personal property in case you are burglarized and in case a resident or guest breaks a window or does other damage to the property you are renting. A good policy should also cover when a guest accidentally hurts him/herself because of a hazard in your home. Renter's insurance provides the same kind of general personal property coverage and liability protection as a homeowner's policy.

Most insurance companies offer renter's insurance. You may be able to get it through the same company with whom you have car insurance and even may save some money because you have more than one policy with that company. What you pay will depend on the coverage you select. Many agents can give you a quote over the phone, and you can use the Internet to compare companies and their policies before you make a decision about what policy to buy.

We also recommend below a company that provides policies at competitive rates. We can even let you to pay for the policy in installments with your regular rent payments. If you do not have an agent, below is the name and telephone number of an insurance agent who should be able to quote you prices and answer any questions you may have. If you are interested in paying for insurance through installment payments, let us know.

Agent Name: John Dahl

Company Name: Statewide Insurance

Telephone No.: 847-555-1000

Mention that you were referred by: David West

Sincerely,

  
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Rental Property Manager