

protect  
**YOUR  
LIFESTYLE**

eRenterPlan®.

Comprehensive and affordable  
renter's insurance.

**eRenterPlan**<sup>®</sup>  
INSURANCE FOR APARTMENT RESIDENTS

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

# CAN YOU AFFORD

to replace

**EVERYTHING** in  
Your Apartment?

If your apartment went up in smoke  
tomorrow, could you start over with  
what's in your bank account today?

**Think about it.**

## eRenterPlan Advantages

- Every resident is approved
- Up to five roommates on one policy
- Full theft coverage
- Replacement cost value
- No rate increase when a claim is made
- Obtain a policy in just minutes!

eRenterPlan® offers  
**the most comprehensive**  
renter's insurance protection  
on the market.

▶ **Additional Emergency Living Expenses**

Reimbursement for additional living expenses if you are forced to move out of your home as the result of a covered loss.

▶ **Coverage for Roommates**

Your policy includes liability coverage for up to five roommates, as long as they are listed on your lease. So you can purchase one policy and split the cost, making eRenter even more economical.

▶ **Prompt Claims Resolution**

eRenterPlan® specializes in renter's insurance exclusively, and our customer service representatives are dedicated to serving you. In the event of a serious loss, our team is on site promptly to ensure that you're taken care of quickly.

▶ **Solid Underwriters**

Our partners are rated "A+" (excellent) for financial stability by A.M. Best Company®, the insurance industry's foremost independent information provider.

## AFFORDABLE MONTHLY PREMIUMS

PERSONAL PROPERTY LIMIT	10K	20K	30K	40K
DC, MD, VA		\$10	\$15	\$20
WA		\$11	\$14	\$17
CO, IN, KY, MN, NE, OH, OR		\$12	\$16	\$21
IA, KS, MO, ND, SD, TN, WI	\$12	\$14	\$18	\$22
ID, SC, UT	\$12	\$14	\$19	\$23
GA	\$16.50	\$19.83	\$24.17	\$28.58
AR, AZ, CA, CT, DE, IL, MI, NJ, NM, NV, NY, PA, RI, VT, WV	\$15	\$18	\$22	\$26
OK	\$16	\$19	\$23	\$27
TX	17.75	21.33	26.08	30.83

## THE CONVENIENCE YOU WANT

There are two easy ways to enroll. It only takes a few minutes and it's the smart thing to do!

- 1 Get an instant quote and enroll online at [www.eRenterPlan.com](http://www.eRenterPlan.com).
- 2 Call toll free 1-888-205-8118  
Se habla Español.

## MORE GREAT COVERAGE OPTIONS

In addition to renter's insurance, eRenterPlan® offers other important insurance products at very competitive rates. We can work with you to obtain:

- Pet Insurance
- Medical Discount Program
- Auto, ATV, Boat, and Motorcycle Insurance
- Stolen Identity Protection

Visit [www.eRenterPlan.com](http://www.eRenterPlan.com) to find out more

# eRenterPlan<sup>®</sup> **HAS YOU COVERED.**

## When Accidents Happen

Every day, residents just like you are hit with the financial reality of a kitchen fire, roof leak, overflowing bathtub, and more. Even if the accident was caused by Mother Nature or was the fault of your neighbor, you're still the one who has to pay. You can't prevent a disaster a careless neighbor may cause, and your landlord's insurance doesn't cover your belongings.



# THE BEST COVERAGES YOU CAN GET

## ► Pre-approved Coverage

Your apartment community has arranged for all residents to have pre-approved renter's insurance. So you can start protecting your lifestyle today and you can feel confident knowing that your neighbors have the protection of insurance, too.

## ► Personal Property Protection at Replacement Cost\*

Your possessions are insured at replacement value against fire, water and smoke damage, vandalism, burglary, lightning, windstorm, and explosion. That means that the sofa you bought 10 years ago will be replaced at the cost to purchase a new one today.

## ► Personal Liability Protection

Protection for up to \$100,000 for personal liability claims for bodily injury or property damage to others, with no deductible.

\*Replacement cost coverage varies by policy  
©2010 RealPage, Inc. All trademarks are the properties of their respective owners



eRenterPlan®  
INSURANCE FOR APARTMENT RESIDENTS

## **YOUR LANDLORD'S POLICY DOESN'T COVER YOUR BELONGINGS.**

Protect yourself and  
your belongings today.

To learn more about eRenterPlan®  
renter's insurance and to obtain an  
instant quote, go to [www.erenterplan.com](http://www.erenterplan.com)  
or call 1-888-205-8118. Bilingual agents  
are available.

---

\* Coverage, rates, and billing options vary by state,  
policy, and/or the insurance company's underwriting  
guidelines. Not available in all states. This brochure is  
a general description, not a contract. The policy and  
endorsements should be read for complete  
explanations of terms, conditions, and exclusions.

American Modern Insurance Group includes the following  
companies: In CA: AFH Insurance Company and American Modern  
Insurance Company. In TX: A.M.H. Insurance Company and  
American Modern Lloyds Insurance Company. In WY: American  
Modern Insurance Company and American Family Home Insurance  
Company.

Other States:

American Modern Home Insurance Company, American Family  
Home Insurance Company, American Western Home Insurance  
Company, and American Southern Home Insurance Company.

State license numbers are available at [www.eRenterPlan.com](http://www.eRenterPlan.com).