

## Own it? Protect it.

You've invested a lot in your rental property. And you want to make sure you have the right coverage so it can continue to supplement your income. For example, what would you do if:

- You couldn't rent out your property because it was damaged?
- A tenant was injured while on your property?
- Your furniture, tools, or anything else you own on your rental property was stolen or damaged?

You don't have to foot the bill in situations like these. A State Farm® Rental Dwelling Policy is tailor-made to protect your property from damage and yourself from liability.

## What's covered?

Our Rental Dwelling coverage is designed for non-owner occupied dwellings with up to two units! A State Farm agent can help you customize your coverage, so you only pay to protect your building and any of your personal possessions that may be there.

This policy could help pay for:

- Repairing or rebuilding your damaged dwelling or other structures on your property, such as garages, fences, or sheds caused by a covered loss.
- Replacing or repairing your personal property used by tenants in your rental dwelling.
- Replacing your lost income when your rental property is uninhabitable because it is damaged by a covered loss.
- Protecting you from costly claims and lawsuits in case you're found liable for injuries and property damage related to your rental property.

Keep in mind that this policy covers only your property, not your tenants' belongings. For example, if a tenant started a cooking fire that led to extensive building damage, the building and your appliances (such as your stove) would be covered. Any of your tenants' belongings would need to be covered by their own renters policy.

## What's not covered?

Some types of damage aren't covered, such as damage caused by:

- Continuous or repeated seepage or leakage of water or steam.
- Flood or underground water.
- Earthquake or mudslide.
- Settling, deterioration, contamination, or nuclear hazard.
- Birds, rodents, insects, or domestic animals.

Liability damages resulting from professional liability or intentional injury to others also aren't covered.

Ask your State Farm agent about separate flood or earthquake coverage that may be available.

## How much coverage do you need?

**Dwelling coverage** – Make sure you have enough to rebuild your rental dwelling.

**Personal Property coverage** – Think about how much it would cost to replace all of your personal property at your rental dwelling, including any appliances or furniture.

**Liability coverage** – Legal judgments and defense costs can be considerable. Think about how much you may have to pay in case of a lawsuit.