

Stolen laptop. Water-logged furniture from an overflowing toilet. Replacement costs can add up fast, and renters need sufficient coverage that adds up, too. When the unexpected happens...

...Universal
North America
has a plan for that.

Customer Service
(866) 458-4262

Claims
(866) 999-0898
claims@uihna.com

Information
info@uihna.com

UNIVERSAL

TM

Universal North America®
Insurance without the surprises.

UniversalNorthAmerica.com

This brochure is not an insurance policy; it provides a general description of Universal North America's Renters insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. All types of coverage listed are subject to limits and should be reviewed closely to ensure sufficient coverage. Increased coverage limits and optional customized coverage are available for an additional premium.

Insurance products are issued and underwritten by one of Universal North America's insurance companies: Universal North America Insurance Company or Universal Insurance Company of North America. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states. © 2011 Universal North America.



Renters Insurance

**RELIABLE PERSONAL PROPERTY
AND LIABILITY PROTECTION**

UNIVERSAL

TM

Universal North America®
Insurance without the surprises.



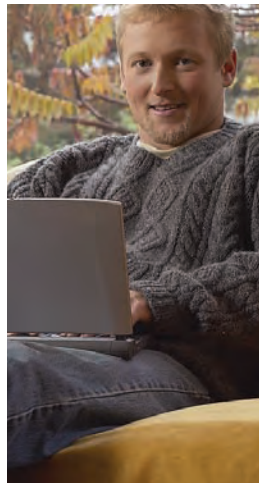
Plan now for the unexpected. Ask about renters coverage from Universal North America. Some events are out of your control, but being prepared is your choice.

Universal North America Renters insurance makes sense.

Insuring the structure of a rental unit is the landlord's responsibility. But what about the personal property and valuables inside? Damage or theft could render electronics, furnishings and clothing a total loss. A fire or other catastrophe could make temporary housing an unwanted necessity. Universal North America® has a policy designed to give renters the specific coverage they need at a price that makes sense.

Easy online access

Managing your Universal North America policy online is easy with My Universal®. Make payments and gain access to important policy documents online at UniversalNorthAmerica.com.



Every policy comes with peace of mind.

Universal North America's standard Renters policy offers serious protection, including:

- **Personal Property and Valuables**

We offer the replacement value for personal belongings such as clothing, furniture, appliances, jewelry, furs and heirlooms up to policy limits.

- **Medical Payments**

We take care of medical expenses for anyone outside the household who is injured while visiting.

- **Personal Liability Insurance**

We cover claims for property damage or bodily injury for which the renter is legally responsible.

- **Loss of Use**

We pay for any costs above normal living expenses if damage prohibits the family from living in their rental unit.

Solid coverage under standard policies.

Whether you own or rent, you can depend on Universal North America. Ask your agent for policy availability and details.

	Renter	Homeowner	Condo Owner	Landlord (Dwelling Fire)
Dwelling		•	•	•
Other Structures		•		•
Personal Property & Valuables	•	•	•	
Medical Payments	•	•	•	•
Personal Liability	•	•	•	•
Loss of Use	•	•	•	
Loss Assessment		•	•	
Loss of Rental Income				•

• Coverage available for an additional cost.