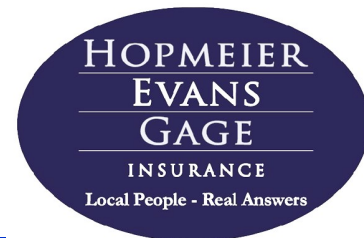




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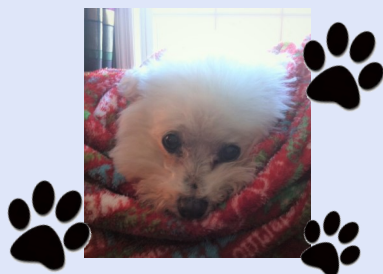


JUNE 2021



Why Renters Insurance ?

Pet of the Month



Buddy Girl

**Sent in by
Diane C**

**Send us a photo of YOUR favorite
pet, and you could win a \$10 gift
card and
get your picture in our
Newsletter.**

**Email your pictures to:
diane@yourownagent.com
or mail to:**

**2330 Broadway
Schenectady, NY 12306**

Renters insurance is not always on the top of the to-do list for first time renters, anyone moving into a new area or downsizing after owning a home.

Every renter should have coverage, and keep these few things in mind:

Rates are reasonable, policies can be as low as \$10 a month.

Landlord or property management's insurance policy **will not pay** to replace your personal items in the event of a claim.

Always ask for Replacement Cost coverage, not ACV coverage (Actual Cash Value), which pays to replace your items, minus any depreciation. *Think about your 5-year-old TV*

Renters insurance can travel with you. Most policies will cover your personal belongings anywhere in the world, whether in your locked vehicle or when traveling with luggage. Theft or malicious mischief is also covered, in most cases.

Extra Protection: Did you know that if you have a dog and it bites someone you could be sued? Or if you have a get-together and someone is accidentally injured, you also can be considered liable?

Renters insurance provides extra protection. It provides liability coverage that protects you, based on the limit you have, and will pay for legal expenses and court judgments

These are some of the highlights, contact our office anytime for more information and a FREE quote.

Excerpts from AAA Everyday

Hopmeier Evans Gage Agency (518) 377-7414 Or find us online:

**www.yourownagent.com www.facebook.com/insurancehelp www.twitter.com/ourinsurance
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The biggest compliment you can give us is to refer friends, family members, co-workers, and neighbors.

◆ *If they mention your name when they call or come in, we will send you a*

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****We will also make a \$5 donation to a charity****

You then qualify for the monthly drawing for a \$50 gift card

OUR \$50 WINNER FOR MAY IS ...Paige LaFerriere

BUNDLE BUNDLE BUNDLE

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your discounts are included
and you're not
missing any.**

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ON YOUR POLICY—NOT SURE ?
GIVE US A CALL**

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