Media Contact:

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### **Stay Protected with Renters Insurance**

*AAA [INSERT CLUB] renters insurance offers protection and peace of mind*

LOCATION, DATE – If you rent a house or apartment and think your landlord’s insurance will cover you in the event of a disaster – think again. Landlords typically only cover the building they are renting to you, and not your property. To protect yourself and your property, consider purchasing renters insurance.

Although 95 percent of homeowners have homeowners insurance, only 41 percent of renters have renters insurance, according to the Insurance Information Institute. The majority of renters are putting themselves and their possessions at risk in the event of a disaster, such as fire or theft.

“If you’re unsure about whether or not you need renters insurance, add up the cost of the items you own, including electronics, furniture and clothing,” said [INSERT INSURANCE EXECUTIVE NAME], AAA [INSERT CLUB NAME] [TITLE]. “You may be surprised by the value of your belongings and what it would cost to replace them.”

On average, the Insurance Information Institute reports that renters insurance costs $188 per year, or just under $16 per month. It’s a relatively inexpensive investment that includes coverage for:

* Personal property: losses from fire, smoke, lightning, vandalism, theft, explosions, windstorms and certain types of water damage.
* Additional living expenses: if your home is uninhabitable due to a covered loss such as a fire, a portion of your living expenses may be covered.
* Personal liability: protection against lawsuits for bodily injury, property damage and personal injury damages such as libel or slander. Specific coverages vary by state.

To find out more about AAA renters insurance, call your AAA insurance agent or [INSERT INSURANCE CUSTOMER SERVICE PHONE NUMBER] to see what type of coverage you might need.

[INSERT CLUB BOILERPLATE]

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