

You can count on State Farm

When it comes to protecting investment property, people count on State Farm. Simply put, it's a better value:

- Home alert discounts may apply, if you install fire detectors, smoke detectors, or burglar alarms.
- We're here when you need us most. We have one of the world's largest professional claim networks, so we can settle your claims quickly and fairly.
- Getting in touch is easy. Walk in, Mail in, Call in, Click in. Contact your State Farm agent today or visit statefarm.com®.

¹Buildings eligible for coverage vary by state.

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself, and in endorsements.

State Farm Fire and Casualty Company
State Farm General Insurance Company
Bloomington, IL

statefarm.com®

SMF-50028.4



10-2015
Printed in U.S.A.

RENTAL DWELLING

Insurance



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The greatest compliment you can give is a referral.

Own it? Protect it.

You've invested a lot in your rental property. And you want to make sure you have the right insurance coverage so it will protect you from an unexpected covered loss. For example, what would you do if:

- You couldn't rent out your property because it was damaged by a covered loss that renders the property uninhabitable?
- Someone was injured while on your property?
- Your furnishings or appliances you rent with your property were stolen or damaged?

You may not 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.¹ A State Farm agent can help you customize your coverage, so you only pay to protect your building and any of your rented furnishings or appliances that may be there.

When a covered loss occurs, the policy could help pay for:

- Repairing or rebuilding your damaged dwelling or other structures on your property, such as garages, fences, or sheds.
- Replacing or repairing your personal property rented by tenants in your rental dwelling.
- Replacing your lost income when your rental property is unfit to live in due to damage.
- 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.

Some types of liability claims are not covered resulting from professional liability or intentional injury to others.

Ask your State Farm agent about separate earthquake coverage.

Flood insurance is available through the U.S. Government's National Flood Insurance Program, and can be purchased in participating communities. State Farm agents enrolled in the NFIP Direct Program can write and service flood insurance coverage directly through the federal government. There is generally a 30-day waiting period for the policy to go into effect.

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 the furnishings and appliances you rent with the property.

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

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