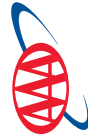


Call on AAA with confidence.

Have a question? Need a quote?
Simply contact your nearest AAA Agent:

* In Illinois, Indiana, Iowa and Ohio, auto and home insurance underwritten by MemberSelect Insurance Company; in Kentucky and West Virginia, by Auto Club Property-Casualty Insurance Company; in Michigan, by Auto Club Insurance Association family of companies; in Minnesota and Wisconsin, by Auto Club Insurance Association. A.M. Best rating effective June, 2008.

This brochure is not a policy. This information is intended solely to highlight the many financial risks covered by renters insurance through AAA. Your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. Note: Products and benefits are subject to change and not available in all states.



**Independent
Insurance Agent**

5450-42290



RENTERS INSURANCE

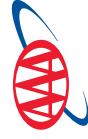
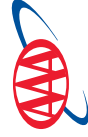
Day or night.
You're covered,
with AAA.

For your personal welfare and your belongings, renters insurance through AAA* provides peace of mind with reliable coverage, exceptional service and extraordinary value.

Renowned quality.
Award-winning service.
Competitive prices.

With insurance through AAA, you're covered by a company that's been serving families for generations. Year after year, independent rating agencies place AAA among the leaders for prompt, courteous and reliable claim service.

- **Generations of service.** AAA has a long heritage of providing superior service.
- **Financial strength.** A.M. Best, the insurance industry's largest independent rating organization, rates AAA insurance companies "A" (Excellent).*
- **24-hour claim service.** Day or night, 365 days a year, call our Claim Service Center toll-free whenever you need us – 24/7.
- **Always online.** At AAA.com, you can make changes to your policy, make payments, even report a claim (not available in all states).
- **Knowledgeable agents.** Licensed AAA Agents are ready to serve you in person or by phone.





Great rates. Great discounts. Tailored to you.

- You don't have to pay top dollar for top quality. AAA offers competitive rates plus a variety of money-saving discounts like these:
- Carrying both your renters and auto insurance through AAA
 - Using safety and security devices such as home alarms and fire extinguishers
 - Members of qualifying groups, e.g., credit unions, professional associations and employer groups
 - There's even a discount for being a member of AAA.**
- The availability of discounts and their amount may vary from state to state. Be sure to ask your AAA Agent for complete details.

Renters insurance protection benefits

Your renters policy through AAA includes everything you'd expect plus some important extras:

- Coverage for your **personal belongings** against direct physical losses from a wide array of perils.
- **Personal Liability & Medical Payments** coverage provides protection for bodily injury liability and damage to the property of others. Medical payments for injury to others are provided regardless of your liability.
- Payment for **additional expenses** should you be temporarily displaced while an insured loss is being repaired.
- **Personal finance safeguards** to protect you against forgery and unauthorized use of lost or stolen checks, credit cards or ATM cards.
- **Theft coverage** protects your personal property away from home.
- **Inflation protection** adjusts your coverage annually to keep pace with increasing repair and replacement costs.

- **Dwelling Items** coverage provides protection for certain additions or alterations, fixtures and appliances that are part of your residence (items such as cabinet upgrades, light fixtures and built-in shelves). Coverage is provided up to 10% of your policy limit. Higher limits can be purchased at additional cost.

- **Perils** – Your renters insurance with AAA covers your personal property for the following perils:

	Natural Disasters	– Tornado, Windstorm & Hail – Fire & Lightning
	Weather	– Frozen Plumbing – Weight of Snow & Ice
	Unexpected Occurrences	– Accidental Overflow of Plumbing Fixtures – Glass Breakage – Sudden Smoke Damage – Falling Objects – Damage by Vehicle & Aircraft – Explosion
	Civil Disobedience	– Theft – Vandalism – Riot & Civil Commotion

A FRIENDLY VOICE. A READY RESPONSE. JUST WHEN YOU NEED IT MOST.

- Superior claim service – it's one of the most important reasons people choose insurance through AAA. Our customer satisfaction ratings for response time and claim resolution stand among the leaders.
- You'll appreciate the superior service and prompt attention of AAA's 24/7 claim service.
 - For your convenience, our toll-free Claim Service Center is available seven days a week.
 - You can also report a claim via the Internet. It's yet another advantage of being insured through AAA.**

Life goes beyond the expected. Experience the ultimate peace of mind with AAA.

Optional coverage from AAA can further strengthen your policy. Your AAA Agent can help you determine if any of these enhancements will benefit you

Optional coverage items:

- **Personal Property Replacement Cost Coverage** – Insures your personal property for the full cost of replacement or restoration.
- **Scheduled Personal Property** – Provides comprehensive, no-deductible coverage on valued items like furs, jewelry, silverware, cameras, fine art and coin or stamp collections.
- **Identity Theft Coverage** – Pays for expenses such as lost income, fees and charges for phone calls or certified mail fees incurred as a result of identity theft.
- **Boat Endorsements** – Special coverage for your boat is available.**
- **Hearing Aids** – Broad coverage for misplaced units and ear molds, amplifiers, speakers and batteries.

**Not available in all states.

