



Protect What's Yours....

- **Your apartment complex or landlord is not responsible for your personal belongings**
- **If water damage or a fire occurs in your apartment you would need your own insurance policy to cover your contents**
- **If eligible, you can receive a discount on your auto insurance for having a renters policy—in many cases, the discount will almost pay for the cost of this policy.**
- **If your apartment gets broken into and your belongings are stolen—you need a renters policy**
- **If you have a party at your apartment and your guests get hurt due to your serving of alcohol you may be held responsible**
- **If you become displaced or need to move out of your apartment because the building suffers damage—a renters policy will help you move and pay additional living expenses**
- **Provides legal cost to defend you should someone get hurt at your apartment**
- **Often your landlord requires you have a renters policy**
- **Multi policy discounts may be available with qualifying auto policy**



3257 Route 9
Saratoga Springs, NY 12866
www.fragomeni-insurance.com

518-584-4200



Our Example

- \$20,000 of Personal Property coverage
 - \$300,000 liability
 - Up to 12 months loss of use
 - \$500 property deductible
 - Replacement Cost included

**As low as \$115 annually from
Erie Insurance, Erie PA**

Payment Plans , Credit Cards and Electronic Funds Withdrawals Accepted

Optional Coverage's Available:

- Identity Theft coverage
- Jewelry, electronic and photography riders
 - Water back up through sewer & drains
 - Computer



**Don't have time to stop into our officeNo worries,
we can do everything through fax, e-mail or if
necessary, the real mail**

**Call Sarah
&
Kendall**



Sarah
Extension 204



Kendall
Extension 208

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