## Are You Prepared in the Event of an Emergency?

Protect Yourself and Your Personal Property.

Your landlord's policy most likely does not cover your personal belongings or provide for your out of pocket expenses when you are unable to live in your rental. Tenants insurance will protect your personal property and may provide for temporary housing if needed.

### **Protect Your Personal Property.**

As a renter, your personal property is most likely not covered by your landlord's policy. This policy will allow for Actual Cash Value coverage for Fire, Burglary, Vandalism, Lightning, Windstorm, Hail, and other named perils. The policy covers your furniture, clothing, small appliances, household items and more.

## **Cover Your Additional Living Expenses.**

Should your home become temporarily unlivable due to a covered loss, you may have higher than normal costs for meals, a place to stay, and more. Our policy helps pay for these expenses.

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## **Prepare with Personal Liability Protection.**

Accidents can happen on the property you rent and, you may be held responsible. This optional coverage protects you if you're held legally responsible for accidents which cause bodily injury. Fire, Explosion, Smoke or Property Damage.

## **Request a FREE Quote!**

In just a few minutes, you can get a quote! A request for a quotation confers no rights upon the applicant, does not constitute a contract between the insurance carrier and the applicant, and no coverage is bound.

## **Contact Us for a No Obligation Quote!**

Toll Free: (888) 637-9133 • Fax: (888) 654-7157 Email: brightins@suncommunities.com

happen. Always be prepared for the worst.

## *Emergencies*

# At Your Service.

Bright Insurance offers a variety of services for your convenience.

### Immediate Catastrophe Aid.

Whenever there's a major storm, we redirect our resources to provide the fastest customer service possible. Additional personnel answer the phones, and adjusters come in from other regions of the country to help settle claims promptly.

## Variety of Payment Options.

Sign up for EZPay, and have a manageable monthly payment automatically deducted from your bank account on the day you select! You can also pay in full or in installments with a check or money order, or with your VISA<sup>®</sup>, MasterCard<sup>®</sup>, Discover<sup>®</sup>, American Express<sup>®</sup>, or debit card.

## Many Deductible Choices.

In many states, our deductible choices range from \$250 to \$1000. Select a higher deductible for a lower premium.







We're smiling for a reason... Bright has us covered.











Can you afford to replace all of these personal belongings?

## Be safe, not sorry.

If you do not have insurance replacing these common everyday items will be a financial responsibility.

- Camera, Video Camera
- Computer or Laptop
- · Clothes and accessories
- DVDs, CDs, Video Games, Books
- Furniture
- Kitchenware
- Sports and Exercise Equipment
- Stereo, Audio Equipment
- TV, DVD or VCR
- Video Game Equipment

If you have insurance, these items could be covered by your insurance policy. Call us today for a quote.

Tenant Insurance is an *affordable* and *important* coverage to have in the event of an emergency.













Appointed Carriers: • American Modern • Foremost

27777 Franklin Road • Suite 200 Southfield, Michigan 48034 Phone: (888) 637-9133 • Fax: (888) 654-7157 www.brightins.com

## Tenant Insurance for Manufactured Homes

Protect your personal belongings