



FlexHome® Renters Insurance Program

Protection for yourself and your belongings.

FlexHome Renters offers a full range of personal property and liability coverage to meet your needs as a renter.

Protection you can count on

- Covers your belongings anywhere in the world.
- Covers your belongings for their actual cash value. Optional coverage can be added for replacement cost protection.

Policy discounts and credits

With FlexHome Renters, you can save money by:

- Insuring both your personal contents and auto
- Maintaining a claim-free record - your premium is reduced the longer you remain claim free
- Having continuous coverage on your personal property

Optional coverages

- **Assisted Living Care** - Get additional property and liability coverage to protect loved ones living in an assisted living care facility.
- **Student Away at School Coverage** - When your children go off to college, FlexHome Renters offers optional coverage for the liability and property hazards college students can encounter.
- **Personal Security** - If you're a victim of ID fraud, FlexHome Renters offers coverage to help restore your good name and provides a case manager to assist you.
- **Replacement Cost for your Contents** - FlexHome Renters offers optional replacement cost coverage for your belongings, which can be greater than their actual cash value.
- **Personal Injury** - With the increasing popularity of social media, this coverage can protect you and your family members against a liability loss resulting from libel or slander
- **High-value Items** - We can increase coverage for jewelry, silverware, antiques and more.

For all your insurance needs

A personal insurance portfolio

QBE and our agents provide personal insurance coverage that allows you to maintain your lifestyle, when there's a total loss. We will help you develop a comprehensive and unique portfolio of insurance products to meet your individual needs.

Coverage for your extras

- Automobiles
- Boats
- Recreational vehicles
- Seasonal vehicles, such as motorcycles and snowmobiles*

Exceptional service

A reputation for excellence

FlexHome is offered through member insurance companies of QBE Insurance Group Limited, one of the largest 20 insurers and reinsurers worldwide. We are rated "A" (Excellent) by A.M. Best and "A+" by Standard and Poor's**.

Right where you need us

QBE provides the power of a global organization with a strong local presence. Our branch offices deliver the individual attention and superior services you deserve.

For more information on the FlexHome Renters insurance program or a free, no obligation quote, call your local independent QBE insurance agent.

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* Subject to state availability

** For ratings guidelines and the latest information, access ambest.com and standardandpoors.com

This brochure is designed to provide you with an outline of the QBE FlexHome Renters insurance program. It does not include all the features, exclusions and limitations of the policy.

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