

Credits

Non-Smoker credit

If the qualified family members of your household have not smoked tobacco products in the past two years, you can save money with our Non-Smoker credit.

Auto/Homeowners credit

When you insure your personal autos with Farmers, you may qualify for a credit on your Renters policy.

We offer flexible payment plans

We believe that paying for your insurance should be as hassle-free as possible. That's why we offer several payment plans through Farmers EasyPay DirectSM that are both flexible and convenient. Helping you choose the best plan for you is another valuable service provided by your Farmers agent.

Farmers value-added policies and services

We have many other fine insurance opportunities that may interest you. In addition to Renters insurance, we offer a full selection of Life and Business insurance, Boat and Recreational Vehicle coverages and personal Umbrella protection.

This is a general description of coverage and is not a policy contract. The policy itself should be read for the coverages and exclusions.



FARMERS

Gets you back where you belong.®

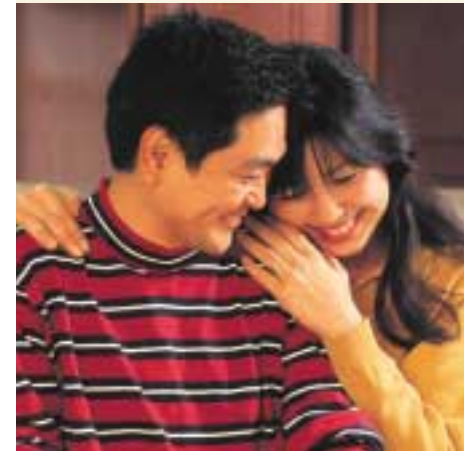
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Farmers[®] Renters Package Policy



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How Renters insurance helps cover your valuables

Imagine for a moment that you've just returned home from a long day at work to find that there has been a fire. Everything you own has been destroyed: your TV, VCR, stereo, all of your CDs, dishes, furniture and clothing. Who will pay to replace all of your belongings? Where will you stay until your apartment is renovated?

If the unfortunate happens and you suffer a covered loss, a Farmers Renters package will reimburse you for lost or damaged items. If the loss makes your home uninhabitable, the Farmers Renters package will also pay the additional cost of hotel, meals, and related expenses.

Covered losses

These are some of the types of loss for which the Farmers Renters package covers your personal property:

- Theft
- Vandalism
- Smoke, if sudden and accidental
- Accidental discharge of water or steam from plumbing, heating or air-conditioning system, or household appliance
- Fire or lightning
- Windstorm or hail
- Explosion
- Glass breakage
- Falling objects
- Collapse of building
- Vehicles
- Weight of ice, snow, or sleet
- Riot or civil commotion
- Aircraft

Additional coverages

Living expenses and rental value

Your Renters coverage includes additional housing and eating expenses during repairs (up to one year) while the insured residence is not habitable because of an insured loss. Farmers pays up to 20 percent of the amount of coverage on your personal property. Your coverage also pays for loss of rents if the part of your residence that you rent to others is unlivable.

Improvements, alterations and additions

We cover improvements, alterations and additions you have made to rented property, up to 10 percent of the amount of coverage on your personal property.

Personal property away from home

Up to \$1,000 or 10 percent, whichever is greater, of the amount of coverage on your personal property anywhere else in the world will be paid.

Personal Liability coverage

Renters insurance covers you for bodily injuries to other people or damage to their property, if you are liable, resulting from:

- Acts of your pets
- Unintentional acts committed by you or a qualified family member, either on or off your premises

We also cover reasonable medical payments for other people injured on your premises, regardless of liability, up to the limits stated on your policy.



Additional Liability coverages

Expenses

Renters insurance covers all expenses from a lawsuit in which we defend you — for instance, court costs, attorney fees, investigator fees, expense of witnesses and witness fees.

We also pay necessary expenses you incur at Farmers' request, including actual loss of earnings (but not loss of other income) up to \$50 per day, for assisting us in the investigation or defense of a claim or suit.

In addition, the premium on appeal bonds and bonds to release attachments is covered.

Emergency first aid

Your coverage includes the expenses you incur for necessary medical and surgical aid to other people at the time of an insured accident.

Damage to property of others

Your policy pays replacement cost, up to \$500 per loss, for damage to the property of others caused by a qualified family member, even when you are not legally liable.

Personal Articles floater

(Optional — available at an additional cost)

Your floater extends coverage for your personal articles when their value is higher than the limits stated in the policy. It pays up to the limit of the appraised value or option to repair or replace the article.