



RALPH D. BETTENCOURT, License No. 0598494

Auto-Life-Health-Home and Business

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Dear Resident:

PropertyADVANTAGE has asked us to advise you that your landlord's existing insurance coverage does *not* extend to your personal property or liability.

Your landlord recommends that as a resident, you obtain a renters insurance policy to protect your personal belongings and provide you with the personal liability coverage you need. While tenants are allowed to purchase their renter's insurance from any provider they wish, the Bettencourt State Farm Insurance Agency has prepared the following quotes. We are offering a very easy solution to satisfying both your personal insurance needs as well as the needs of your landlord. This policy would provide personal contents coverage on a replacement cost basis with no depreciation.

Below are two examples of a typical package:

\$ 50,000	\$ 25,000	Personal Property (Replacement Cost)
\$ ***	***	Loss of Rents Coverage (Actual Loss Sustained)
\$100,000	\$100,000	Personal Liability
\$ 5,000	\$ 5,000	Medical Payments
\$ 500	\$ 500	Damage to Property of Others (Per Occurrence)
\$ 500	\$ 500	Deductible
\$ 24	\$ 17	Monthly Premium

We would be happy to see if you qualify for coverage with State Farm. If you qualify, convenient monthly payment plans are available at \$24 (or less) as indicated above. State Farm Insurance Companies are the top rated and largest auto and home insurer in the country. If you have State Farm Insurance now, contact your own agent for possible special discounts. The actual premium may vary, depending on individual needs.

For further information on any of your insurance needs, please feel free to call me at (760) 942-2277.

Sincerely,

Nick Mynderse
Agent's Licensed Staff

NM/cs