



RALPH D. BETTENCOURT, License No. 0598494

Auto-Life-Health-Home and Business

111 N. El Camino Real, Suite D, Encinitas, CA 92024

\* (760) 942-2277 \* (800) 488-2858 \* Fax (760) 942-4274

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     | <b>Monthly Premium</b>                         |

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