



THE "OHIO RENTER'S REALITY" 🏠

IS YOUR FUTURE AT THE MERCY OF APARTMENT 4B?

In Ohio, only 37% of renters are insured. Are you one of them?

You May Live In The 63% Danger Zone 🚧

State law doesn't mandate renters insurance in Ohio, meaning **nearly 2 out of 3 of your neighbors have zero coverage**. If they leave a stove on or a faucet running, they have no way to pay for your ruined furniture, clothes, or electronics. **We do.**

The "Management Program" Trap ⚠️

Don't settle for the "cookie-cutter" plan offered at move-in by the apartment manager. Most management programs protect the **landlord's building**, not your life.

- **Zero Contents:** Some "forced" plans cover \$0 for your personal belongings.
- **No Off-Premises:** Does their plan cover your laptop if it's stolen at a cafe? **Probably not.**
- **The Opt-Out:** You have the right to choose an independent policy that follows you everywhere you and your property or liability go. (Subject to policy terms)

The \$550/Hour Reality Check ⚖️

Legal fees in Ohio range from **\$350 to \$550 per hour**.

- **Defense First:** Our policies provide a legal defense *in addition* to your limits.
- **Don't Be "Penny Wise":** For an extra **\$50 a year**, you can jump from \$100k to **\$500k in protection**. Which loss would you rather pay: a few dollars in premium or a \$400,000 judgment that exceeds the coverage you buy?

Why Choose an agency run by a 50-Year Ohio Expert? 🎓

- **Loyalty:** A giant company's loyalty is to their **shareholders**. Our loyalty is to **you**.
- **Standard of Care:** A **CLU® and ChFC®** and former insurance educator runs this agency. We apply a "Doctor-level" professional ethics code to your protection.
- **Real Advice:** We shop the market to find the quote Ohio renters actually trust.

GET THE QUOTE OHIO RENTERS TRUST

📞 **Call:** (513) 779-7920

📍 **Visit:** Insurance Associates Agency Inc.
8114 Paul Manors Dr., West Chester, OH

🌐 **Web:** www.insurmart.com

Terry, Chris and Justin and ready to help.

Ask about our Multi-Policy Discounts to lower your Auto Insurance! 🚧