

Safestor Tenant Insurance Frequently Asked Questions

Why Should I purchase Safestor Tenant Insurance?

Because it's a convenient and low-cost storage insurance that provides peace of mind you need while your goods are in storage. If your belongings are worth storing, they are worth protecting.

What are the different coverage levels with Safestor?

Safestor offers you a choice of four protection levels: \$1,000, \$5,000, \$10,000 and \$15,000 (protection is for actual cash value).

What does Safestor cover?

Safestor covers you in case of loss or damage to your goods from the following major perils: Fire, Hurricane, Tornado, Wind, Earthquake, Vandalism, Lightning, Smoke, Hail, Building Collapse, Explosion, Leaking Water and Burglary.

Burglary coverage applies only when there are signs of forced entry and a police report is filed, and is limited to the burglary percentage selected. You can choose 50% burglary coverage and be paid for losses up to 50% of the amount of your coverage limit or you can choose 100% burglary coverage and be paid for losses up to 100% of your coverage limit. All other covered causes of loss are covered up to 100% of your coverage limit.

What does Safestor *not* cover?

Safestor does not provide coverage for jewelry, furs, watches, money, securities, documents or motorized vehicles, nor is there coverage for any loss resulting from war, flood, vermin or climate conditions like rust or mildew. See the Certificate of Insurance for a full explanation of the coverages.

Are my goods covered through my homeowner's or renter's insurance policies?

Not necessarily. Many homeowner's/renter's policies place specific restrictions on coverage for possessions storage away from the insured's residence. Additionally, if your homeowner's/renter's insurance does protect your goods stored away from the home and you put in a claim, the deductible could be more than the value of your loss.

What is the deductible for Safestor Tenant Insurance?

The deductible is \$100 per claim.

What should I do if I have a claim?

Contact our claims office at 877-528-5674. A local claims adjuster will personally handle your claim. Claim payment is based on today's value of your belongings less \$100 deductible.