



18th Century Restorations, Inc.

Our skilled craftsmen preserve and restore historic architecture including houses, barns and outbuildings. We welcome small projects, for example interior and exterior woodwork, plaster, masonry and pointing, as well as general contracting.



PERIOD RESTORATION
PRESERVATION MAINTENANCE
CONSULTATION SERVICES

18th Century Restorations, Inc. provides skilled restoration services to clients who exercise stewardship for historic properties. The primary business of our company is preservation and restoration, adaptive re-use of and sympathetic additions to structures built in the 18th and early 19th centuries.

3380 Coventryville Road, Pottstown, PA 19465 | 610.469.6649
info@18thcent.com | 18thcenturyrestoration.com

GOT RENT?



Then you more than likely need tenant/renter's insurance.

See this month's article to learn more
and give us a call to discuss Renter's Insurance!

ROTHENBERGER
INSURANCE SERVICES, LLC

DON'T RISK IT, TRUST RIS!
We'll Protect What Matters Most
Your Auto, Home, Family, Business, and YOU!

Two Locations

436 Penn Ave • West Reading • (610) 406-5827
507 Madison Avenue • Reading • (610) 685-2804 • Se Habla Español
www.risquote.com • ron@risquote.com

RISQuote RISLinkedIn

GOT RENT? GOT STUFF? Then you more than likely need tenant/renter's insurance...



By Heide Peters,
Rothenberger
Insurance Services

Tenant Insurance (HO4 Insurance) also known as renter's insurance, is financial coverage for damage and theft of your personal property. Your personal property is not your landlord's responsibility — it is YOUR responsibility. Renters insurance is also liability insurance, and medical payment toward others, if they were hurt on your property (that you rent) and you were at fault. It also will help you with temporary living expenses, loss of use, if your place is unlivable due to a covered claim such as a fire. Of course, there are many other types of accidents that can do damage to your personal property, so it is very important for you to have the proper coverage, and the proper amount of coverage.

How much coverage should you have?

Just look around your home — All of your furniture, décor, artwork, clothing, televisions, computers, bedding, dishes, jewelry, toys, collectibles, musical instruments, sports equipment, and on and on and on, are ALL your personal property. How much money would it cost you to replace your stuff? Often people underestimate the value of their belongings. Making an itemized list of your things can help you to determine how much coverage you may need. That's why it is very important to have the proper amount of coverage for your things. Of course, there are certain limits of coverage for certain items, so you may want some special and/or expensive items that should be scheduled on to the policy. Those are all things to discuss with your agent.

Who needs renter's/tenant insurance?

If you are renting, whether you are a college student, and have a rental property off campus, or you recently graduated and are starting a new job and got yourself an apartment or rent a house with others, you need renter's insurance. If you have a family and rent your home, you need to have renter's insurance to protect your property from damage and/or theft, and yourself from liability. Liability insurance and medical payment to others are both very important coverage your tenant policy. If someone is injured on your property, and you are at fault for the accident, you could be looking at a lawsuit.

Talk to your Agent

If you live with roommates, make sure you are a named insured on the rental policy, or better yet get your own policy. In general, renter's insurance is pretty inexpensive and affordable. Most companies that sell tenant insurance, also sell car insurance. The multi-policy discount that you receive on your auto policy, sometimes can almost pay for the renters policy! It can also give you some piece of mind having the policy, and knowing if something does happen, you have some type of coverage, minus your deductible of course. (Please see September's article, Understanding Your Insurance Deductibles.)

Heide Peters can be reached at Rothenberger Insurance Services, 610.406.5827. Rothenberger Insurance Services is a full-service independent insurance agency specializing in residential insurance and commercial insurance. Residential insurance services include automobile insurance, home-owners insurance and life insurance. Commercial insurance services include group life insurance, group health insurance and general liability insurance. Rothenberger Insurance Services is located at 436 Penn Ave West Reading PA 19611 and can be found on google+ and Facebook.



WWW.STUDIO413.NET
Headshots • Portraits • Modeling • Corporate