PROTECT YOURSELF WITH RENTERS INSURANCE

What does Renter's Insurance cover?

- Theft
- Vandalism/malicious mischief
- Medical expense if a guest in your home gets injured
- Smoke damage
- Falling objects
- Weight of ice, snow, or sleet
- Fire/lighting damage
- Windstorm/hail damage
- Damage caused by an aircraft/vehicle

Note: The insurance companies assess the replacement cost for your personal property. It is not what you paid, it is the resale value.

What should I consider?

Your Property

- What would it cost to replace the contents of your home?
- Do you have inventory/photos of your personal possessions if they were stolen/destroyed?

You and your guests

- What kind of protection do you have against liability?

Your coverage

- What additional coverage is available for your items?

Your money

- If your home becomes uninhabitable your insurance will cover "additional living expenses," such as paying for you to live somewhere else until you can live in your property again.

Where do I start?

Each insurance agency’s requirements will be different. However, the following is a list of commonly asked questions. Having some of these things in your house or apartment can lead to monthly discounts off of your premium. Combine with auto insurance for even more.

- Ex: Deadbolts, Burglar Alarm, Bars on windows, secured building/lobby, 24 hr cameras, fire/smoke/carbon monoxide detectors, fire extinguisher, sprinkler system, pets, etc.

Inventory sheet

While renting you have probably collected more property than you think. A computer, mattress, clothing etc. can add up. To ensure you are compensated for any belongings you lose, you should keep an inventory of your personal belonging. Typical coverage starts at $15,000. Keep track of the item, make/model, value/date purchased/serial number/ and photos.

Updated 5/31/18