



Renters Insurance Tips

Renters insurance covers damages to your possessions when you rent instead of owning your home.

- Renters insurance covers your possessions against losses from fire, smoke, vandalism, theft and water damage from plumbing defects
- Renters insurance provides coverage on personal property which includes furniture, electronics, computer equipment and clothes up to the limit that you select
- Renters insurance does not cover floods, earthquakes or normal wear and tear of items. You can buy separate policies to cover earthquakes and floods
- Renters insurance pays the reasonable additional costs of temporarily living away from your apartment if you can't live there because of fire, severe storms or other disaster that you are covered for within the policy
- Renters insurance will cover your responsibility to other people injured at your apartment and pays legal cost if you are taken to court
- Renters insurance will also cover cost to others that are injured by a household family member or pet
- Before getting renters insurance add up all items in your home that you want to replace if damaged or stolen and provide descriptions, serial numbers and purchase dates of all possessions to be insured
- Shop around for the best coverage and insurance company you are comfortable with on handling your policy
- Before signing your renters insurance policy review it to make sure that you fully understand the contents and that all items you want covered are listed