RENTERS INSURANCE

Protect your apartment or rental house – and your possessions – with renters insurance.

Renters insurance covers damages to your possessions when you rent rather than own your home.

What is Renters Insurance?

If you rent rather than own your home, having insurance protection for yourself and your possessions is still important. Renters insurance protects you in situations that everyone can face: fire, theft, water damage and other unforeseen circumstances and situations your landlord's owner's policy doesn't cover.

Renters insurance typically provides coverage, up to the limits you select, for specified items and situations, including:

- **Personal property (furniture, electronics, computer equipment, clothing, etc.)**
- **Personal liability if someone is hurt, whether in your home or away from it.**
- **Damage to your apartment or home caused by a covered loss**

  Imagine going to dinner or a special family get-together, and when you return home, you're greeted by the flashing lights of police cars and fire trucks. Building fires and damage can happen anytime, anywhere, but with proper renters insurance, your personal property inside your apartment will generally be covered if they're affected by any of the following:

- **Fire**
- **Smoke damage**
- **Theft**
- **Collapse of the building due to weather**
- **Water leakage or overflow**
- **Freezing of plumbing, air conditioning and more**

Renters insurance will protect you from incidents that occur while you're at home, too, such as a toaster catching on fire or a friend slipping and falling while visiting you. Renters insurance provides coverage for your own items, and it provides coverage for other people's injuries or damages in situations for which you're liable, as well.

You can't rely on your landlord's insurance to cover your valuables. Landlord insurance only covers the building structure and not your personal property.

Renters insurance, sometimes referred to as an HO4 policy, can provide the financial protection you need in case your possessions are destroyed or stolen, as well as liability protection if someone is hurt in your dwelling.