

Renter's Insurance Information

To: _____

Address: _____ Apt. # _____

This addendum to your rental agreement is for general information on the value of having renter's insurance. A renter's insurance policy protects a tenant against losses to their possessions as a result of fire or theft. Generally the owner's insurance will not cover the tenant's property if it is damaged in any way that is not the owner's legal responsibility. Additionally, the policy may include personal liability coverage.

Examples of why a renter's insurance policy may be beneficial:

- The tenant's home is broken into and possessions are stolen or damaged.
- The tenant's family or guests cause damage to the property.
- A guest on the tenant's property is injured through the tenant's negligence or an accident.
- The tenant causes a fire or flooding or other damage to the property through their negligence.

Although it is voluntary to have this coverage it is highly recommended that you consider this valuable protection. Insurance policies will vary and it would be wise to shop around to determine the best coverage available. Deductibles will depend upon the amount of coverage and may differ between insurance carriers.

Owner/Agent: _____ Date: _____