

# RENTERS COVERAGE FAQs



## QUESTIONS THAT PERPLEX:

- Is my coverage adequate?
- Is it the right coverage?
- What does all the technical insurance-speak mean, anyway?

## DO I NEED RENTERS INSURANCE IF MY LANDLORD HAS INSURANCE?

Yes, if you want to insure your stuff. Your landlord's insurance policy will only cover damage to the building. It won't pay for the replacement of your belongings and it won't cover your relocation costs, should you need to move out while repairs are made.

## I DON'T HAVE MANY VALUABLES. DO I STILL NEED RENTERS INSURANCE?

Take a look around your home and imagine how much it would cost to replace everything you have — your computer, TV, DVD player, MP3 player, digital cameras, jewelry, bike and so on. Could you afford to do that? If not, you may want to consider renters insurance.

## DOES RENTERS INSURANCE PAY MY RENT IF I CAN'T?

Renters insurance does not pay your rent. However, it may cover expenses related to temporary housing if you can't live in your building while it's being rebuilt or repaired after being damaged by a covered loss.

Renters insurance options and requirements can be complex. I offer a free service that simplifies your options, so you can decide if your policy gives you the coverage you want. Let's have a conversation.

