**Renter’s Insurance Information**

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| To: |  |
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| From: |  |
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| Date: |  |

The insurance the property owner carries usually only covers fire damage and personal injury resulting from property defects or the owner’s negligence. It does not cover damage caused by your own negligence, if guests are injured, or if theft and/or water damage occurs. Therefore, it is important that you take precautions to protect your guests, furniture, jewelry, electronics, clothing, and any other personal property from all kinds of damage. Without renter’s insurance, much could be lost.

A renter’s insurance policy can help cover damage or loss of personal property in case you are burglarized, or if a resident or guest breaks a window or does other damage to the property you are renting. A good policy should also cover when a guest accidentally hurts him/herself because of a hazard in your home. Renter’s insurance provides the same kind of general personal property coverage and liability protection as a homeowner’s policy.

Most insurance companies offer renter’s insurance. You may be able to obtain insurance through the same company with whom you have car insurance that may even save some money because you have more than one policy with that company. What you pay will depend on the coverage you select. You can obtain a quote over the phone, the internet or by visiting an agent’s office. You can use the Internet to compare companies and their policies before you make a decision about what policy to buy.

We also recommend below a company that provides policies at competitive rates. We can even arrange for you to pay for the policy in installments with your regular rent payments. If you do not have an agent, below is the name and telephone number of an insurance agent who should be able to quote you prices and answer any questions you may have. If you are interested in paying for insurance through installment payments, let us know.

Agent Name:

Company Name:

Telephone No.:

Mention that you were referred by:

Sincerely,

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|  |
| Rental Property Manager |