United Policyholders™

What's UP with Renters Insurance?

Renters insurance covers your “stuff” from theft, fire and in some cases water damage. It also covers moving costs and temporary housing if your home becomes uninhabitable. Plus, you are protected if someone gets injured at your place and sues you.

WHAT YOU SHOULD KNOW ABOUT RENTERS INSURANCE

- Renters insurance is probably cheaper than you think.
- Your landlord's insurance will **NOT** cover your property if it gets damaged or destroyed.
- Most renters policies exclude coverage for losses due to earthquakes or floods, but you can add that protection to your policy or buy separate policies to cover those risks.
- Renters policies limit (cap) coverage for business property, jewelry, art and firearms.

QUESTIONS TO ASK YOUR AGENT

- Will this policy cover the cost of replacing my stuff if my rental is destroyed in a fire?
- If a fire or other event makes my rental uninhabitable, will this policy cover my temporary rent, relocation and other expenses and if so, for how long?
- What kind of risks are not covered and how much does it cost to add coverage for them?
- Will this policy pay to replace my electronics, musical instruments, jewelry, art, collectibles, etc.?
- What are the limits on these items?
- Does this policy insure my personal property for "Replacement Value" or “Depreciated” value?
- Will this policy cover all of the residents of my household even if we are not legally related?
- How much can I save by increasing my deductible?

FLOOD INSURANCE FOR RENTERS

A basic renters insurance policy will not cover damage caused by flooding, but you can add that as an “endorsement” or buy a stand alone renters flood policy. Depending on where you live, the cost may be very reasonable. Get a quote from the National Flood Insurance Program (NFIP) and compare it with a quote from a private insurance company.

An NFIP renters flood policy will not cover temporary rent or moving expenses, items in a finished basement and outdoor items such as hot tubs. A policy sold by a private company *may.*

NFIP RENTERS FLOOD INSURANCE COVERS FLOODING AFTER...

- Overflow of bodies of water
- Runoff of surface waters from any source
- Mudflow
- Collapse of land on the shore of a lake or lake-like body of water due to erosion

NFIP RENTERS FLOOD INSURANCE DOES NOT COVER YOUR VEHICLES

Flood damage to your car is only covered if you have ***comprehensive coverage*** in your auto policy – you have to pay extra for that if you want to protect your vehicles from damage caused by floods or other natural disasters.

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