



Surfside Palms Condo Association
Renters Insurance Guide

Protect Your Belongings and Your Peace of Mind

For residents renting their unit, renters insurance is a simple and affordable way to protect yourself and your personal belongings. Many people assume that the condominium association's insurance or the unit owner's insurance covers their personal belongings. **In most cases, it does not.**

Why Have Renters Insurance?

- ✓ **Protect Your Belongings** - Helps replace furniture, clothing, electronics, and other personal items if they are damaged or stolen due to a covered event.
- ✓ **Liability Protection** - May help cover costs if you accidentally cause damage or someone is injured in your unit.
- ✓ **Temporary Living Expenses** - May help pay for temporary housing if your rental becomes unlivable due to a covered loss.
- ✓ **Affordable Coverage** - Most renters insurance policies in Florida cost approximately **\$17-\$30 per month**, depending on coverage.

How to Get Coverage - Renters insurance is easy to obtain. You can:

- Contact your auto insurance company.
- Speak with a licensed insurance agent.
- Compare quotes or purchase a policy online.

You will typically need your rental address and an estimate of the value of your belongings.

Renters insurance helps protect your belongings, your finances, and your peace of mind. A small monthly investment can provide valuable protection when you need it most.

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