

**RENTER'S INSURANCE DISCLOSURE
ADDENDUM TO RESIDENTIAL RENTAL AGREEMENT**

This Addendum is incorporated into Tenant's Residential Rental Agreement. If there is any conflict between the terms and conditions of this Addendum and those contained in the Residential Rental Agreement, the terms and conditions of this Addendum shall be controlling.

Tenant(s): _____

Address: _____ Apt./Unit No.: _____

City: _____ State: _____ Zip: _____

The following is:

- REQUIRED
- RECOMMENDED

that each Tenant purchase Renter's Insurance to protect both Tenant's personal property and Tenant himself/herself from any liabilities that Tenant may create while residing at the Property.

Tenant understands that Landlord's insurance does not cover Tenant's personal property from damage caused by burglary, vandalism, electrical surge or failure, lightning strike, freezing, wind damage, heat damage, water damage, hail damage, fire damage, smoke damage, acts of God, or for any other reason not caused by Landlord.

Tenant also understands that Landlord's insurance does not cover Tenant for loss or damage caused by Tenant's actions or those of Tenant's guests. Tenant understands that if Tenant does not purchase Renter's Insurance that Tenant may be held responsible for any loss or damage caused by Tenant's actions or the actions of Tenant's guests.

Tenant understands that Renter's Insurance is readily available and can be purchased relatively inexpensively. If Tenant does not purchase Renter's Insurance, then Tenant will be "self-insured" and therefore may become personally responsible for damages caused by Tenant to other persons or property of others.

If Tenant is required to purchase Renter's Insurance, as set forth above, then Tenant agrees to maintain, at Tenant's own expense, a renter's insurance policy during the term of Tenant's Residential Rental Agreement and any subsequent renewals. Tenant understands that if it is required that Tenant purchase and maintain Renter's Insurance that failure to do so is a breach of Tenant's Rental Agreement and grounds for termination of Tenant's tenancy and the filing of an eviction action.

Tenant understands and agrees that it is in Tenant's best interest to purchase Renter's Insurance.

Date: _____

Tenant Signature

Owner/Agent of Owner Signature

Tenant Signature

Tenant Signature

Tenant Signature