



Renter's Insurance Guide What Tenants Should Know

What Is Renter's Insurance?

Renter's insurance is an affordable policy that helps protect your personal belongings and provides liability coverage while renting a home or apartment. While the landlord insures the property itself, renter's insurance protects you and your belongings.

What Renter's Insurance Typically Covers

- **Personal Property:** Coverage for belongings such as furniture, clothing, and electronics in the event of fire, theft, vandalism, or certain water damage.
- **Liability Protection:** Helps cover costs if someone is injured in your unit and you are found responsible.
- **Loss of Use:** May help pay for temporary housing if your rental becomes uninhabitable due to a covered event.

Why Renter's Insurance Is Strongly Encouraged

- Protects your personal property
- Helps avoid unexpected out-of-pocket expenses
- Provides peace of mind
- Often costs \$10–\$25 per month
- May qualify for bundle discounts with auto insurance

Is Renter's Insurance Required?

Renter's insurance may be required for certain units and strongly encouraged for all tenants. If required, this will be stated in your lease agreement or provided in written notice by management. Tenants are responsible for maintaining active coverage for the duration of the lease when required.

Proof of Insurance

When renter's insurance is required, tenants may be asked to provide proof of active coverage, including the rental property listed as the insured location. Updated documentation may be required if coverage changes or renews. Failure to maintain required coverage may be considered a lease violation.

Important Notes

Carlson Properties, LLC does not sell, manage, or benefit from renter's insurance policies. Tenants may choose any licensed insurance provider. Coverage details vary by policy and should be reviewed carefully.