

Finding You The Most Reliable Housing

“Since 1985”



Who Needs Renters Insurance

Anyone who resides in a rental unit needs renters insurance. Although your landlord may have insurance to cover their losses, it will only protect the building, not your personal belongings. If there were ever an incident that occurred within your rental unit, you could be held responsible for injury to another person or for damage to their property if you did not have renters insurance.

Imagine that you have been gone for two weeks on your honeymoon and you walk in the door to find your living room floor covered in water. If you didn't have renters insurance, you would have to foot the bill for the repairs, clean up and to replace any of your damaged belongings. On the other hand, if you did have renters insurance, it would cover those charges so you would not be responsible.

Fire, flood, burglary, vandalism and personal injury are a few scenarios that we would not like to contemplate, but they are a reality and may happen to anyone at anytime. You need renters insurance to protect you from any of these things.

Renters insurance is there to protect all of your personal belongings as well as to protect you from huge medical and legal bills should someone get injured in your unit. Contrary to popular belief, the average renter can get renters insurance for a couple hundred dollars or less a year. It is actually pretty inexpensive.