

Renter's Insurance

Fire investigators regularly encounter fire victims who do not have Renter's Insurance, making a devastating loss even worse. Often, they don't have the means to replace the numerous possessions that are destroyed in a house or apartment fire. We hope you never experience a fire in your home, but if you do it will pay to have Renter's Insurance. Think of it as, 'cheap peace of mind'.

Renter's Insurance Facts – What you should know

Renter's Insurance policies repay you for damaged or stolen possessions should there be a covered loss. Renter's Insurance also protects you in the event you are responsible for bodily injury or property damage to others. Renter's Insurance is available for apartments, rented houses, condos and roommate arrangements.

If you're a renter and you don't have Renters Insurance, you're risking financial disaster.

According to insurance industry professionals, approximately 75 percent of renters do not have Renter's Insurance coverage.

Here are some facts about Renter's Insurance that you should know.

FACT: Renters are not covered by their landlord's policy

Property owners purchase insurance coverage for their buildings, not their tenants. This insurance covers the building itself from loss. It does not ...

- Cover your possessions if they are damaged or stolen.
- Pay your living expenses if your house or apartment is damaged and you have to live somewhere else during repairs.
- Cover you if someone is injured while visiting you.
- You need to buy Renter's Insurance to provide this coverage.

FACT: You have more possessions than you think

It only costs a couple hundred dollars a year to buy Renter's Insurance. If you walk around your home and take inventory of everything you own, you will realize it would cost much more than that to replace everything. Renter's Insurance covers all your possessions including:

- Electronic equipment
- Sports equipment
- Clothes and shoes
- Musical instruments
- Furniture
- Appliances
- Kitchen items
- Tools
- Jewelry

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For an alternate format, contact the Clark County ADA Compliance Office.
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