

12 FACTS YOU SHOULD KNOW ABOUT RENTERS INSURANCE

Renters insurance covers the cost of replacing belongings if they are damaged or stolen and provides personal liability protection, too.



What You Need To Know:

- 1 Costs less than \$25 per month, on average
- 2 Perils covered include fire, theft, injury and more
- 3 Deductible: \$0 to \$2,000
- 4 Belongings protected when you're away from home
- 5 Stuff inside your car is covered (but not the stereo)
- 6 Landlord may require renters insurance
- 7 Get replacement cost coverage to avoid depreciation
- 8 Roommates not covered unless named on policy
- 9 Your recreational drone is likely covered
- 10 Flood and earthquake damage is not covered
- 11 Covers many (but not all) types of injuries
- 12 Electronics and jewelry may need additional coverage

Main Coverage Components:



Liability

Personal



Property

Living



Expenses

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