

# Factors That Affect Renters Insurance Costs



*Renters insurance is required to protect you and your belongings in a rental home.*

*Factors that determine your insurance costs are:*



Area that is prone to natural disasters will have higher premiums, as there will be a higher probability for claims.



The larger the rental unit and the number of rooms in the rental, the higher your premium cost will be.



Taking more coverage and liability limits for expensive things to protect yourself in the case of theft or disaster will require high-value premium.



You will have to pay low premium if your rental unit has good security features such as secure lock system or front desk security.



The deductible you choose will directly affect the renter's insurance premium. A higher deductible will require lower premium.

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