

What Is Renters Insurance?



Renters insurance refers to insurance coverage that protects the belongings of renters residing in a rental house.

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It covers unexpected events such as theft, an injury to a visitor and more.

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It includes personal property, additional living expenses and liability coverage.

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When determining the value of personal belongings, a client can choose between coverage for the Actual Cash Value or the replacement cost.

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The insurance policy protects a policyholder from losses due to factors such as fire, theft, vandalism, windstorm, lightning, smoke, etc.

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Renters insurance is important even if property owner has homeowners insurance.



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