

Renters Insurance FAQ

1. What is renters insurance?

Renters insurance is a policy that protects your personal belongings in case of theft, fire, water damage, or other unexpected events. It can also provide liability coverage if someone is injured in your unit or if you accidentally cause damage to someone else's property.

2. Is renters insurance required?

Yes. All tenants are required to maintain active renters insurance during their lease. This ensures you and your belongings are protected, and it helps avoid disputes or losses that are not covered by the landlord's insurance.

3. Does the landlord's insurance cover my belongings?

No. The landlord's insurance only covers the building structure and common areas. It does *not* cover your personal items, damage caused by you, or injuries inside your unit. That's why renters insurance is required.

4. What if I'm covered under my parents policy?

If your parents homeowners insurance policy provides coverage for you please request from the agent to provide EVIDENCE OF PROPERTY INSURANCE showing at least \$100,000, your name listed on the policy, as well as the address of the property, and your landlord's LLC listed as an additional insured

5. How much does Renters Insurance cost?

Renters insurance is typically very affordable—about \$20/month depending on the provider, coverage limits, and location.

6. How do I get renters insurance?

You can get competitive renters insurance quotes directly through Apartments.com when you log into your portal. Just follow the prompts and compare options to choose the best policy for your needs. We also recommend Lemonade.com. When applying, you'll need to provide your address and select personal property and liability coverage (\$100,000 minimum liability). Be sure to include the name of your landlord's LLC company name as an "Additional Interest" so we're notified.

7. How do I upload proof of coverage to Apartments.com?

After purchasing your renters insurance policy: Log in to your **Apartments.com** renter portal. Go to the **"Documents"** or **"Insurance"** section. Click **"Upload Insurance"** and attach a copy of your renters insurance certificate or declarations page showing your name, policy start and end date, coverage amount, property address.

8. What happens if I don't get renters insurance?

If you do not provide proof of renters insurance, a \$25/month non-compliance fee will be added to your rent until valid coverage is submitted.