

Why Tenants Need Insurance

If you rent your home, you deal with many of the same risks as homeowners. That's why there is insurance made just for renters. Your landlord's policy only covers the building, not your personal items or your own liability. Your belongings are not protected by your landlord's insurance. To protect your things from fire, theft, or other loss, you need your own renter's policy.

WHAT RENTERS INSURANCE COVERS



- Protects your personal property if it's:
 - Damaged
 - Stolen
- Coverage applies at home or while traveling
- Includes protection beyond just fire and theft

WEATHER & UNEXPECTED EVENTS



Most policies cover damage from:

- Windstorms & hail
- Explosions
- Vandalism & riots
- Volcanic eruptions

Not usually included:

- Floods
- Earthquakes

COVERAGE FOR VALUABLES



- Items like jewelry, electronics, and collectibles may have limits
- You can:
 - Add extra coverage
 - Insure high-value items separately
- This helps ensure better protection and lower deductibles

LIABILITY PROTECTION



- Covers costs if you accidentally:
 - Damage someone else's property
 - Cause injury to someone
- May include:
 - Legal expenses
 - Medical or repair costs

Your landlord's policy **does not cover your liability**

It's also helpful to know how you can get the most from your insurance and save money on premiums.

Many insurance companies offer discounts if you bundle renter's insurance with other policies, like auto insurance. You can also save if your rental has safety features such as deadbolts, smoke detectors, fire extinguishers, or security systems. Ask your agent about discounts to help lower your premium.

Such renter's insurance in the Greater Tampa Bay & Central Florida Area is available through **Preferred Parnters Insurance**

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