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Is Renters' Insurance Really Necessary?

By dan the roommate man

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You and your landlord share a common goal: You both want to ensure the protection of your interests. Obtaining a security deposit from you — usually ranging from \$100 to a full month's rent, and averaging \$250 — is how your landlord obtains a degree of insurance from you. The deposit covers your landlord should you cause any damage to your apartment while you are a tenant. Your landlord, in turn, may keep the deposit if you fail to pay your rent or you leave before the end of your lease. However, if, as a tenant, you keep your end of the bargain — following the terms of your lease and leaving your apartment in good condition when you leave — the deposit is refundable.

So how do you protect your own interests as a tenant? Renters' insurance. If you're an apartment-dweller, you're probably accustomed to brochures dangling from your door that advertise various renters' insurance policies. And if you're like many renters, you probably disregard them. But you may want to consider taking out insurance. Before you say, "But I'm not going to cause any damage to my apartment," remember that renters don't always cause damage themselves. Mother nature, or other tenants with little regard for your property, could prove to be the source of your problems later.

According to Metropolitan Life Insurance Company, policies typically provide coverage for the following renters' pitfalls:

- * Damage to personal property from fire or wind
- * Theft
- * Personal liability in the event you are sued over accidental injury to others who are in your apartment
- * Accidental damage to property of others in your care
- * Living expenses if you are forced to live elsewhere while your apartment is being repaired

This list doesn't begin to elaborate on the multitude of other possibilities for disaster: An electrical surge fries your computer, television, and/or stereo; while visiting your neighbor, you tip over his barbecue and start a fire; or you accidentally cause injury to someone away from your apartment; and the list goes on and on. And of course, as we've all discovered, we can never discount such

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crazy-sounding possibilities — because they can and do happen if and only if we're not prepared (or covered) for them.

Note that renters' insurance policies may differ according to the insurance company in question, as well as the laws in your state. An insurance representative will be able to determine what type of policy best meets your needs. If you've thrown away all of those brochures dangling from your door handle, the Internet is a good place to do your homework — specifically apartment-search sites. Links to renters' insurance information will fill you in on the details, and you may apply online.

Since 1989 dan the roommate man has helped 1000's of people find roommates. Need help? Contact him at 800-487-8050 or www.roommateexpress.com

If you rent a home, protect it by buying Renters Insurance.

By Mike Yeager

Renters insurance is often overlooked by people who are renting their house or apartment. Many people don't realize that their landlord's insurance only covers the building that you live, there in no coverage for your personal belongs. Renters insurance usually offers full coverage to protect your belongs from fire, flooding, theft, and many other types of perils. Most renters' policies are actually very inexpensive, especially when compared with regular homeowners insurance; and it's easy to get a renters insurance quote. People who rent their homes or apartments may not realize that they may need liability insurance. You could be held responsible for injury to another person if they were injured in your rented residence. Fortunately, most renters insurance will guarantee personal liability coverage. Renters insurance will be able to help protect you in case of a liability lawsuit against you. In addition, if the place you are renting becomes unlivable for any reason, most renters' insurance policies will allow additional living expenses. This means that your insurance will pay for your hotel room or any other expense you may have if your home become unlivable.

Some suggestions keeping your Renters Insurance premium low.

The cost of your renters insurance coverage will depend on many factors, including the place you live, your insurance company, your deductible, and many other factors. One tip is to increase the deductible, which will in the long run lower the amount of money you will have to pay. If you put in safety measures like fire alarms, burglar alarms, and fire extinguishers your insurance company may offer a discount. If you rent a home, a renters insurance quote will provide you with peace of mind and security for as long as you rent a home. With a little planning and searching you'll be able to find great rates on Renters insurance quotes and cheap renters insurance.

Mike Yeager
Publisher

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Advice For Purchasing Renters Insurance

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