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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Water Damage In A Rental Unit**

**By dan the roommate man**

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Biting her keys in her mouth, Phyllis jiggled the condo door open with her free fingertip. Peeking over bags of groceries, she stumbled through the living room and into the kitchen. Step. Step. Step. Squish.....? Setting the groceries down, her line of vision shifted to her feet... now immersed in a lukewarm puddle of water, and as she scanned the room, she saw that her couches... chairs, and coffee tables were also about to set sail.

Frantically searching for the culprit, Phyllis became more and more frustrated. The sinks were turned off. The tubs were empty. The dishwasher wasn't on and it hadn't rained for weeks. Then she realized where it was all coming from. It seems that good ole' neighbor Joe Brown never felt it necessary to repair that kitchen sink leak. Why should he have? The leak never came in on his side of the apartment wall.

So now what? It wasn't her fault she had a new indoor swimming area, but would she have to pay for the damages? Allstate Agent Joe McLean says that she purchased a good renter's insurance policy, she would be covered. There are renter's insurance policies which protect you in the event of a bursted pipe, water heater, water bed, etc. With this insurance, you won't have to worry about replacing the pipes, carpeting, or your personal belongings directly out-of-pocket.

Unfortunately, Phyllis didn't have water damage specifically covered under her renter's insurance policy. She was therefore only reimbursed for the damage to her personal belongings, not for the replacement of the carpet, or the repair of the leaking pipe. If her neighbor had had coverage, his policy would have paid for the damage... but he didn't. For the next six months everyone pushed the repair costs on to someone else. The plumbers said it wasn't their responsibility any longer, Joe didn't care because it didn't affect him directly, and the landlord argued that according to the lease, he was only responsible for the exterior upkeep of the condos, not the interior. There wasn't even a security deposit for the landlord to take from. Meanwhile, the carpet began to mold, and patience wore thin. In order to avoid going through the tedious small claims court process, Phyllis moved into another condo and away from the stress. The new owner eventually had to fork out the cost for repairs, and the problem was finally resolved.

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According to nolo.com, if a neighbor is legally responsible to water damage you suffer, you may be entitled to:

- \* Compensation for cost of repairs and replacements.
- \* Compensation for expenses such as having to stay at a motel.
- \* Compensation for mental distress, if you have suffered an underlying physical injury.
- \* Reimbursement for medical expenses.

Punitive damages, if a neighbor acted maliciously. For example, if it could be proven that neighbor Joe rigged the kitchen sink leak up to specifically flood out Phyllis' living room out, then the court would not only compensate Phyllis for the damages, but may also order the neighbor to pay extra money to her

as punishment for malice.

However, if neither parties have a renter's insurance policy covering water damage, you'll have to go to small claims court to get compensation, and sometimes it's not even worth the hassle. In order to avoid having to give in and pay for damages, or give up and go to court, it's important to invest in a good renter's insurance policy. Contact your local insurance agent to decide which policy gives you the most coverage.

Another moral to the story? When looking into rental property, it is incredibly important to scrutinize the lease. Some landlords state specifically that they will keep all electrical and plumbing systems in good, working condition, but others – as in Phyllis' case, only claim responsibility for the exterior upkeep of the complex. If you are already living in a rental unit and your manager/landlord does not take care of these things, you should definitely invest in a good renter's insurance policy to avoid future problems.

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](http://www.roommateexpress.com)

## **Should You Get Rental Insurance When Renting A Car**

**By Gray Rollins**

Rental Car Insurance: Do You Need It?

If you have ever rented a car for a short period of time, whether during a vacation, a business trip, or while your own automobile was being repaired, you have probably faced the question of whether to take out insurance at the rental agency desk when you rent the car. Paying your rental company for insurance on your rental car is necessary sometimes, but not always. In fact, much of the time rental car insurance ends up adding some fairly steep fees onto your rental even though the coverage you're paying for may be completely redundant.

To know whether you need to write a check for the hefty chunk of change that many automobile rental companies collect for insurance coverage, all you need to do is spend a bit of time finding out exactly

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what kind of coverage you already have. In many cases, your regular auto insurance is more than sufficient to protect you financially if you do damage a rental car. Anyone who owns an automobile of their own has an insurance policy that gives them some level of coverage in case of damage to the car from an accident, theft, vandalism, or other mishap. It varies a bit from policy to policy, but most of the time this same coverage will apply to a car rented in the policy owner's name. This means that if your car is fully insured, any rental car that you drive will probably be just as well covered as your personal automobile.

Of course, before you turn down added rental insurance at a rental car agency, make sure you have spoken to your personal insurance agent or a representative from the company that holds your policy to make absolutely sure your policy covers rental cars. If your auto insurance doesn't cover your rental, you could be left holding a bill for tens of thousands of dollars. This kind of costly mistake can be easily avoided just by making one phone call in advance. Even if you are not planning to rent a car in the near future, it is not a bad idea to find out today whether your policy covers rental cars. That way, all the necessary information will be there for you when you need it.

Even if your regular insurance plan doesn't adequately cover rental cars, you don't necessarily need to pay the high insurance fees that a rental agency will probably charge. There are plenty of options to make sure your temporary wheels are covered in case of a collision or other cause of damage to the car. In fact, you can get a much better rate than a rental agent is likely to offer you even if you don't own a car of your own. There are specific policies that insurance companies offer for customers who rent cars frequently. A non-owner auto liability insurance policy provides affordable and usually quite comprehensive protection for rental drivers who do not own cars. If you don't have personal automobile insurance that already covers rentals, one of these can offer you the security of knowing you are fully covered without the steep prices of rental agents' insurance packages.

Whether you find out that you need to take out a non-owner auto liability insurance policy, or whether you discover that you don't need to pay anything above what you already do for insurance, a bit of forethought and planning can save you a lot of money at the rental desk. Your rental car may be temporary, but the savings will be permanent.

Gray Rollins is a featured writer for AutoRentalPro. To learn more about renting a car, visit us at

and



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