

Student Legal Services highly encourages students living off-campus to purchase *renter's insurance*.

Read below for more information about Renter's Insurance. If you have car insurance, you should call your car insurance company to ask if they offer renter's insurance. Or, here is a list of local insurance agents who you can call to ask about obtaining a renter's insurance policy.

Agent	Insurance Company	Phone	TYPES OF INSURANCE				Languages Spoken
			Car	Renter's	Home owner's	Life	
Amie Kim	State Farm	614-586-8701	•	•	•	•	Korean
Meghan Uckotter	State Farm	614-754-9855	•	•	•	•	American Sign Language
Robert Augustine	Augustine Insurance Agency	614-267-1973	•	•	•	•	
Vy Nguyen	Liberty Mutual	614-458-2014	•	•	•	•	Vietnamese
Matt Clegg	Geico	614-336-4240	•	•	•	•	
T Daniel Glasener	Cambridge Insurance Group, LLC	614-586-1053	•	•	•	•	
Dan Coonfare	Nationwide	614-486-5400	•	•	•	•	
Jim Evans	Dressel and Evans Agency Inc	614-488-9723	•	•	•	•	
Joslyn Colon	Farmers	614-704-1108	•	•	•	•	Spanish
Nicole Kraft	Farmers	614-310-4944	•	•	•	•	
Loetta Powell	Allstate	614-481-0911	•	•	•	•	Spanish
Nicholas Colhoun	Allstate	614-706-3200	•	•	•	•	Spanish
Phillips Insurance Agency	Travelers Insurance	614-294-4421	•	•	•		

Your landlord's insurance policy generally does not cover damage to your personal property. Personal property is things like your laptop, phone, televisions, clothing, furniture, jewelry. Renter's insurance is designed to protect you, and reimburse you, from losses to your property from a variety of random acts of nature (flood, fire, etc.) or humans (theft).

Your landlord's policy generally only covers damage to the building, not damage to your personal items. If your landlord causes the damage to your personal property (such as by failing to fix a water leak that eventually ruins your things), your landlord may be liable to you for your losses. However, if the damage is caused by a third party (such as another tenant in the building who accidentally starts a kitchen fire or a burglar) or by an act of nature (such as a flood, lightning strike, etc.) your landlord may not be liable.

It is up to you to do the research to determine what plan is the right plan for you. You should base your choice on what issues are most likely to affect your home. If your house or apartment is very old, the company you obtain renter's insurance from should cover damages from water

leakage, fires, electrical surges, explosions, and falling objects. Living close to campus you may want to look at protection from burglaries, vandalism and malicious mischief, accidental damage to appliances, broken glass, and riots. Some policies also cover theft on or off of the rental property, credit card loss, and stolen or forged checks. Certain items may require a separate policy due to their personal value (such as photographs or mementos) or their value (rare books, artwork, computer equipment, musical instruments, etc.).

To determine how much coverage you need (and to aid you in the event of a later insurance claim), you should make a complete and accurate list of all your personal possessions. List the purchase price and current value of each item. Attach a copy of any receipts that you may have. Photographs are especially helpful when trying to process a claim. Once you complete your inventory list, store it in a safe place outside of your rental unit. Safety deposit boxes are ideal places for the list. You could also ask your parents, a friend, or a relative who lives in a different residence to keep a copy of the list for you.

Things you should consider when purchasing renter's insurance:

- If the rental property is still inhabitable after the damage, will the company pay for the additional cost of hotels, meals, and other related expenses?
- Will the policy cover legal fees for your defense if you are held legally liable for damage?
- Does the insurance policy cover the acts of your pets or unintentional acts of certain family members either on or off the premises?
- Will the policy cover emergency first aid?
- Are certain expensive personal possessions such as jewelry, fine art, furs, etc. covered under the policy?
- Will the insurance company cover the full cost of replacing damaged items with brand new items, or will the company make a deduction based on the age/condition of the damaged item?
- What kind of discounts are you eligible for? (Examples: being a non-smoker, having deadbolts or smoke detectors, having the same company's auto insurance policy, etc.)

The average person has about \$20,000.00 worth of merchandise in their home. Surprisingly, the cost of renter's insurance is very inexpensive. Depending on your situation, renter's insurance may only cost a \$10-\$20 a month.

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