

# RENTERS INSURANCE

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Renter's insurance helps close coverage gaps by protecting personal belongings and liability within a rental property, addressing risks often not covered by a landlord's insurance policy.

Renters insurance is relatively affordable and can provide peace of mind knowing your belongings are protected.



## WHAT IS RENTERS INSURANCE

Renters insurance protects your personal belongings and liability if you rent a home, condo, or apartment. It can help cover damages caused by: theft, fire, water backup, and certain natural disasters.



## WHAT IS COVERED

The renter's policy may be used to provide coverage for your personal contents located in the property. Coverage is also provided for loss of use, personal liability protection and medical payments to others.



## SHOP AROUND

The costs for renter's insurance may vary, so compare quotes from multiple insurance providers to find the best rate and coverage options. If you have auto/life/business/boat, etc. insurance, consider getting renters insurance from the same company to qualify for a multi-policy discount.



## CHECK FOR DISCOUNTS

Look for discounts for things like having a protective device installed, being claims free, or other discounts.



## ITEMS NOT COVERED

A Difference in Conditions Policy may be purchased in addition to renters insurance. If you are unable to find certain coverage, such as fire or flood insurance, there are special insurance programs you should consider. They include: CA FAIR Plan or the National Flood Insurance Program.

The Department recovered millions for consumers as a result of direct intervention on consumer complaints



Commissioner Ricardo Lara

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

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