

# FACTS ABOUT RENTERS INSURANCE

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**The purpose of this fact sheet is to inform you concerning insurance coverage so that you can protect yourself against loss, and to help prevent misunderstandings about the owner's insurance coverage. It is not an effort by the Owner/Management Representative to change responsibilities that is done by the state legislature and the courts.**

1. **THE OWNER IS NOT** legally responsible for loss to the resident's personal property, possessions or personal liability, and **OWNER'S INSURANCE WILL NOT COVER** such losses or damages.

2. The owner's insurance company may have the right to attempt (under the "subrogation clause") to recover from the resident(s) payments made under owner's policy for damages or injury to owner's property that is caused by resident, resident's guest(s) or child (children).

3. The following is a list of possible misfortunes (but not limited to) which you are legally responsible for:

1. Your baby-sitter is injured in your apartment.
2. Your defective electrical extension cord starts a fire which causes damage to the building and your personal property and/or the personal property of others.
3. A friend is injured while helping you slide out your refrigerator so you can clean behind it.
4. While fixing your television set, a repair person hired by you is injured when they slip on the floor you have just waxed.
5. Your car is broken into and your personal property, and that of a friend's, is stolen.
6. A burglar breaks your front door lock and steals your, or your friends', valuables or personal property.
7. Damage resulting from a waterbed or any personal appliance.
8. Any broken window.
9. Activities of your children causing property damage or injury.
10. Loss of any of your stored items in your porch, patio, or if we provide them, your ministorage or other personal storage area.

4. If you desire to protect yourself and your property against loss, damage, or liability, the MWS management strongly recommends you consult with your insurance agent and obtain appropriate coverage for fire, theft, liability, worker's compensation and other perils.