



Common Reasons for Renters Insurance Claims

Renters insurance can cover a range of situations, but it can still be challenging to know the appropriate time to file a claim. Below are common scenarios for people to file renters insurance claims and some guidelines for when to consider filing a claim.



Fire damage

If an apartment or a neighboring unit catches fire, renters insurance can help pay to replace or repair the tenant's personal belongings.



Theft

If valuables are stolen from an apartment or while traveling, renters insurance may help pay to replace them.



Plumbing leak

Renters insurance can help cover the cost of water damage that has resulted from a plumbing link.



Third-party injury

If a guest slips and breaks an ankle, the liability portion of apartment insurance may help cover their medical expenses and legal fees if they decide to sue.



Temporary accommodations

A renters insurance policy can help cover the cost of living elsewhere if a covered event has made the residence uninhabitable.



Understanding When to File a Claim

Considering filing a renters insurance claim if the incident matches the following criteria:

- The cost to repair or replace personal property exceeds the policy's deductible.
- You have not made any previous claims.
- The incident is explicitly covered in the renters policy terms.

Learn More

For additional information, contact us today.