

RENTERS INSURANCE CHECKLIST

Protect the things that make your place feel like home.

This renters insurance checklist is designed to help you keep track of key questions and information to gather before meeting with your agent. Doing so will help you feel confident that you're getting the right level of coverage for your rental.

Step 1: Get to Know Your Rental Space

Having this information at your fingertips will help you save time when you meet with your agent. They'll need this info to help design a policy that matches your needs.

Number of people included in your rental policy:

Does your landlord require a minimum level of liability coverage:

How much is your personal property worth:

Do you have valuable electronics worth more than \$500:

Do you have jewelry, like engagement rings, that will need extra coverage:

Do you have pets:

What type of unit are you renting (Apartment, Home, Duplex, Townhome, Condo):

Step 2: Understanding Coverages

A standard renters policy includes the following coverages. Your agent will walk you through these coverages so you understand exactly how you're protected.

Coverage C: Personal property

Covers your personal belongings, including furniture, clothing, electronic devices and appliances if they are stolen, damaged or destroyed.

Coverage D: Loss of use

Pays for living expenses if your home is uninhabitable due to a covered event

Coverage E: Personal liability

Protects you against financial loss if you are legally responsible for someone else's injury or property damage.

Coverage F: Medical expense

Covers medical payment to others for injuries caused by you or damages that happen on your property, regardless of your legal responsibility.

Optional Coverages

Diminishing Deductible for Renters

Electrical Appliance Coverage

Step 3: Create a Personal Property Inventory

Renters insurance policies offer coverage for your personal property items up to your selected coverage limit. For each category below, be sure that you're including your highest valued items first. Some categories of personal property will only offer coverage up to a specific amount.

Before meeting with your agent, it'll be helpful to create a personal property inventory of the following types of items (among other items in your place) to make sure you're properly covered.

Step 4: Meet With Your Insurance Agent or Prepare For Your Online Quote

It's time to officially get covered! Set up time to meet with your insurance agent or get your quote online. Here are some common topics you'll either discuss during your meeting , or be asked about during your online quoting process:

1. How much are all of your possessions worth?
2. Do you know what replacement cost coverage means?
3. Is your liability insurance enough to protect your assets?
4. Ask about discounts, like Diminishing Deductible for Renters or Electrical Appliance Coverage
5. Know what kind of deductible you want
6. Ask questions

Step 5: Take Advantage of an Annual Review

As your dreams change and evolve, it's important you've got the protection you need. At American Family Insurance, we want you to be confident and in control of your renters coverage — that's why we recommend setting up an annual insurance review to reassess your policy and confirm that your limits meet your needs. It doesn't take long to check in with your agent — and the peace of mind an updated policy brings is invaluable.

Personal Property Inventory

Asset	Value	Asset	Value
Art			
Athletic Equipment			
Books			
Clothing			
Collectibles			
Computers			
Electronics			
Furniture			
Game Systems			
Jewelry			
Musical Equipment			
Sound systems			
Tools			
Total Value			