

## **FACTS ABOUT RENTER'S INSURANCE**

The purpose of this letter is to inform you concerning insurance coverage so that you can protect yourself against loss, and to help prevent misunderstanding about the Lessor's insurance coverage. It is not an effort by the Lessor/management to change responsibilities – that is done by the state legislature and the courts.

1. THE LESSOR IS NOT legally responsible for loss to the Lessee's personal property, possessions, or personal liability, and LESSOR'S INSURANCE WILL NOT COVER such losses or damages.
2. The Lessor's insurance company may have the right to attempt (under the "subrogation clause") to recover from the Lessee(s) payments made under Lessor's policy for damages or injury to Lessor's property that is caused by Lessee, Lessee's guest(s) or child(ren).
3. The following is a non-exhaustive list of possible misfortunes you could be held legally responsible for:
  - A. Your babysitter injures him/herself in you apartment.
  - B. 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.
  - C. A friend is injured while helping you slide out your refrigerator so you can clean behind it.
  - D. While fixing your television set, a repair person hired by you is injured when they slip on the floor you have just waxed.
  - E. Your locked car is broken into and your personal property, and that of a friend, is stolen.
  - F. A burglar breaks your front door lock and steals your valuables or personal property.
  - G. Damages resulting from waterbed leaks or fire.
  - H. Negligence in the operation of your appliances causing flood, fire, or other damage to your apartment or those around you.
  - I. Damage to your vehicle while parked in the community.
4. If you desire to protect yourself and your property against loss, damage, or liability, the Lessor strongly recommends you consult with your insurance agent and obtain appropriate coverage for fire, theft, liability, workers' compensation and other perils.