



Renter's Insurance Addendum

We want to make sure that you are aware of how to best protect your personal belongings and as rental residents, it is important that you are aware of the following information:

1. The property owner's insurance does not cover damage to your personal property. The property only provides coverage for the building owner's property. **It does not cover your personal property.**
2. If any damage occurs to your residence or a guest is injured in you apartment or home, **you can be held personally responsible for the injury and damages.**
3. Renter's insurance provides liability coverage to protect you in the event of your negligence or liability. In order to protect your own interests or your property, **you must have your own insurance.**

Check below the statements that apply to you:

() I intend to purchase or maintain renters insurance because I understand that the insurance coverage purchased by the management or owner is not intended to protect me, the resident, against loss or damage from burglary, vandalism, fire, smoke, or any other risk to my personal property or belongings or to protect against loss or damage resulting from my or my family's negligence. I also understand that by not having personal liability insurance, I could be liable to third parties or to the property owner for certain perils and understand that I should not expect the property manager or owner to be responsible for such losses. In addition, I agree to list the landlord, as an additional insured to my rental policy.

() I do not have renter's insurance coverage. Although I recognize my need for insurance, I do not intend to obtain such insurance. I also understand that I may be personally responsible for any damage to the property manager's, owners, or third parties properties or for such injuries as a result of my family, my guest, or myself.

Date _____ **Resident** _____

Date _____ **Resident** _____

Date _____ **Resident** _____

Date _____ **Resident** _____

Property Address: _____