

## ***Renters Insurance Continued...***

Renters insurance provides financial protection for tenants and their belongings through coverage for personal possessions, liability protection, and additional living expenses.

### ***Coverage of Personal Possessions***

- Renters insurance can protect against losses from fire or smoke, lightning, vandalism, theft, explosion, windstorm, and some types of water damage. It is useful to create a home inventory, including estimated values.

### ***Liability Protection***

- Renters insurance provides liability protection which may cover you against lawsuits for bodily injury or property damage done by you, your family members, and even your pets up to the limit of your policy.
- An umbrella policy ensures a large amount of liability protection.

### ***Additional Living Expenses***

- Renters insurance provides additional living expenses (ALE) if your home is destroyed by a disaster that your policy covers. ALE pays for expenses that you incur while your home is being repaired.

### ***Other Coverage***

- Some policies include off-premises coverage. This means that belongings taken outside of your home, items such as laptops, cell phones, etc., are covered against the same disasters as listed in your policy.

## **Rental Insurance Companies**

Some of the following companies offer low-cost personal property insurance policies specifically for college students. While we cannot endorse any particular company, we hope you find the information useful. An insurance agent can best advise you on the most cost-effective manner to protect your property.

[CSI Insurance Agency, Inc.](#)

[National Student Services, Inc.](#)

[Travelers](#)

[Allstate Insurance Company](#)

[Gotham Brokerage](#)

[State Farm](#)

[Liberty Mutual Insurance](#)

[GEICO](#)

[Allianz](#)