



Questions to Ask

When Shopping for Renters Insurance

- Will I have coverage for my personal items?
- What types of perils are my personal items covered for (fire, windstorm or hail, theft, etc.)?
- Will I have coverage for additional living expenses (ALE)?
- What coverages can I pay extra to get?
- Will I have personal liability coverage if someone brings a claim or lawsuit against me?
- If I have a pet, will I have liability coverage for damage or injury caused by my pet?
- If I work from home, will I have coverage for my business property? What limits apply?
- If I sublet, will I have coverage?
- Will I have coverage for my electronics (laptops, tablets, TVs, smart phones, etc.)?
- Is coverage available for special items like jewelry, fine art, or guns?
- When are losses paid at actual cash value (ACV) vs. replacement cost value (RCV)? For those paid on ACV basis, is RCV available?
- Are there different deductible options?
- What discounts are available?
- Do I have to pay any fees not included in the quoted premium?
- What will my total payment be?

