

Table of Contents

Renters Insurance

What is Renters Insurance?

Renters insurance is a kind of insurance policy that you should buy when you move into a rental property. This type of insurance protects you and your personal property if there is an incident in your rental unit like a fire, burglary, or accident where someone gets injured. Whether or not your landlord requires you to buy renter's insurance, you should do so to protect yourself.

What Does Renters Insurance Cover?

- Personal property damage.
 - Your clothes, electronics, furniture, etc.
 - Renters insurance should provide enough money to replace your property or its cash value.
- Loss of use for the property you are living in.
 - Ex. If your property burns down, renters insurance will cover hotel costs for a period of time.
- Personal liability.

- This protects you in the case that someone gets injured in an accident at your rental and sues you.
- Medical payments to others.
 - This provides coverage for the medical costs if someone was hurt on your rental property.

What Does Renters Insurance NOT Cover?

- Your car.
- Your roommate's property.
- Floods or earthquakes.
- Infestations.
- Home businesses.

How to Find the Right Renters Insurance:

- Check the prices of a few different companies that sell renters insurance. It's usually fairly cheap – around \$15-20 per month.
- Try to get at least \$100,000 in personal liability coverage.

Last updated on October 03, 2025.

[Renters/ Homeowners](#)

Print

Table of Contents

NEWS

News & publications

The news about recent activities for needed peoples.

[More News](#)

26 Apr 2022

Chat Bots for Family Law, Landlord-Tenant, and Workers Compensation

Need Legal Help? Check Out Our Chat Bots! We currently have three...

[Continue Reading about Chat Bots for Family Law, Landlord-Tenant, and Workers Compensation](#)

14 Apr 2022



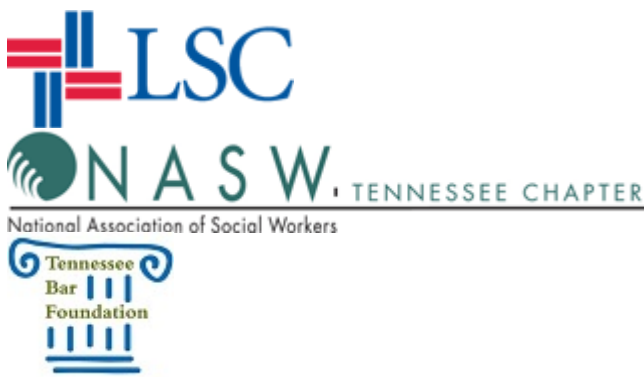
Free Senior Legal Helpline

Are you a senior citizen with legal questions? If you're 60 or older...

[Continue Reading about Free Senior Legal Helpline](#)

Our Partners

Our Partners





WEST TENNESSEE LEGAL SERVICES

PDF downloaded from <https://www.help4tn.org/page/1516/renters-insurance>