

## What's UP with Renter's Insurance?



Here's a quiz for renters – 35% of all the households in the U.S...

**True or False?** A nearby fire leaves your clothing, furniture and rugs smoke damaged and waterlogged. Your landlord's insurance will cover the costs of moving and cleaning and replacing your property. **False.**

**True or False?** An earthquake causes your iMac desktop to fall and shatter. Your landlord's insurance will pay to replace it. **False.**

Thousands of Superstorm Sandy and other disaster victims have learned the hard way: Your landlord's insurance protects your landlord's property. You need renters insurance to protect yours. Many tenants are unaware of this fact, and go without renters insurance, even though it's generally affordable.

Because we know that insurance money – not charitable or government aid – makes the biggest difference in people's ability to recover after a loss, United Policyholders is spreading the word. Please help:

- Read our newest publication [What's UP with Renters Insurance?](#)



- Watch UP on [CBS 5: Consumer Watch: Renters insurance can be a good buy.](#)
- [Forward this email to friends and family who rent.](#)

Remember: UP does not sell insurance or accept contributions from insurance companies. If you do decide to buy renters insurance, use [our guide](#) to shop and compare options. Avoid buying a policy that excludes water damage.

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/whats-up-with-renters-insurance/> Date: November 22, 2024