

# RENTERS INSURANCE ADDENDUM

Page \_\_\_\_\_  
of Agreement

This document is an Addendum and is part of the Rental/Lease Agreement, dated \_\_\_\_\_ between \_\_\_\_\_ (Owner/Agent) and \_\_\_\_\_ (Resident) for the \_\_\_\_\_  
*(List all Residents as listed on the Rental/Lease Agreement)*

premises located at \_\_\_\_\_, Unit # (if applicable) \_\_\_\_\_  
*(Street Address)* \_\_\_\_\_, CA \_\_\_\_\_  
*(City)* \_\_\_\_\_ *(Zip)*

\_\_\_\_\_ Resident is required to maintain renters insurance throughout the duration of the tenancy that includes:

- (1) Coverage of at least \$\_\_\_\_\_ in personal liability (bodily injury and property damage) for each occurrence;
- (2) The premises listed above must be listed as the location of resident insured;
- (3) Owner is listed as a Certificate Holder
- (4) Notification that the carrier must provide 30 days' notice of cancellation, non-renewal, or material change in coverage, to the Owner/Agent

Resident must provide proof of such insurance to the Owner/Agent within 30 days of the inception of the tenancy. Failure to comply with this requirement is a material violation of the Rental/Lease Agreement.

\_\_\_\_\_ Resident is encouraged to obtain renters insurance.

## Insurance Facts for Residents

- 1. Generally, except under special circumstances, the OWNER IS NOT legally responsible for loss to the resident's personal property, possessions or personal liability, and OWNER'S INSURANCE WILL NOT COVER such losses or damages.
- 2. If damages or injury to owner's property is caused by resident, resident's guest(s) or child (children), the owner's insurance company may have the right to attempt to recover from the resident(s) payments made under owner's policy.
- 3. Following is a non-inclusive list of examples of possible costly misfortunes that, except for special circumstances, you could be held legally responsible for:
  - a. Your babysitter injures herself in your unit.
  - b. Your defective electrical extension cord starts a fire which causes damage to the building and your personal property and or the personal property of others.
  - c. A friend, or your handyman, is injured while helping you slide out your refrigerator so you can clean behind it.
  - d. While fixing your television set, a handyman hired by you is injured when he slips on the floor you have just waxed.
  - e. Your locked car is broken into and your personal property, and that of a friend, is stolen.
  - f. A burglar breaks your front door lock and steals your valuables or personal property.
- 4. If you desire to protect yourself and your property against loss, damage, or liability, the owner strongly recommends you consult with your insurance agent and obtain appropriate coverage for fire, theft, liability, workers' compensation and other perils.

The cost is reasonable considering the peace of mind, the protection, and the financial recovery of loss that you get if you are adequately protected by insurance.

_____	_____	_____	_____
<b>Date</b>	<b>Resident</b>	<b>Date</b>	<b>Resident</b>
_____	_____	_____	_____
<b>Date</b>	<b>Resident</b>	<b>Date</b>	<b>Resident</b>
_____	_____		
<b>Date</b>	<b>Owner/Agent</b>		



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