



Apartment Renters Insurance Check list.

Print off this check list and use it to help you with calculating the value and inventorying your possessions.

Description	Recpt.	Est. Value	Picture
Stereo systems, VCRs, and television sets			
CDs, DVDs, videos, and tapes			
Cameras and other photography equipment			
Movable appliances, including microwave oven			
Furniture			
Sports equipment			
China and glassware			
Clothing			
Books			
Miscellaneous			
Property typically covered with limitations:			
Home computers			
Cash, including coin collections			
Checks, traveler's checks, and securities			
Jewelry and watches			
Precious and semi-precious stones			
Comic books, trading cards, and stamps, including collections			
Antiques and fine art (Do you have an appraisal?)			
Goldware and silverware (theft)			
Rugs, wall hangings, and tapestries			
Firearms (theft)			
Furs or clothing trimmed in fur			
Boats or other watercraft, and related equipment			

NATURAL HAZARDS COVERAGE

Most policies protect your property against losses created by the following:

Coverage	Yes
Vandalism	
Water damage from failure of plumbing or appliances	
Frozen water pipes	
Hail	
Windstorm	
Smoke	
Explosion	
Vehicles or aircraft	

For a higher premium, most insurance carriers offer options to add coverage for hazards not included in a standard renter's policy:

Earthquake, landslide, or other damage caused by movement of the earth	
Water damage cause by an underground source or flooding	
Nuclear-hazard damages	