



The Importance of Renter's Insurance

- It is recommended that each resident carry Renter's Insurance to protect themselves from personal property losses and to protect themselves from liabilities they may create by living in rental property.
- Property Insurance of the complex does not and cannot protect your personal belongings against damage to the unit regardless of how the damage originated.
- By not having renter's insurance which covers personal liability insurance, you may be liable to third parties and the property owner for certain perils which cause damage either to the building property or to another resident's quiet enjoyment or their personal property.
- Renter's Insurance is readily available and if it is not purchased, the renter is considered "self insured".

Below are examples of damage that the CDA does not cover as it relates to your belongings:

- Burglary
- Water/Flood
- Freezing
- Vandalism
- Lightening Strike
- Hail
- Electrical surge or failure
- Fire
- Smoke
- Wind
- Heat
- Garage Doors
- Food Replacement
- Other peril