

FREE CHECKLIST · TENNESSEE

Renters Insurance Checklist

Your landlord's insurance usually covers the building, not your things or your liability. This checklist helps you pick sensible limits, meet your lease requirements, and avoid common gaps.

Quick takeaway

- Renters insurance generally covers your belongings, your personal liability, and extra living costs after a covered loss.
- Many leases require a minimum amount of liability coverage and ask you to list the landlord as an interested party.
- A quick inventory helps you choose a contents limit that matches what you own.

Before you buy

- ☐ Read your lease for any required liability limit and how to list the landlord or property manager.
- ☐ Walk through your place and estimate what it would cost to replace your things.
- ☐ Decide between replacement cost and actual cash value for your belongings.
- ☐ Pick a deductible you could comfortably pay.

Coverages to review

- ☐ Personal property (contents) limit.
- ☐ Personal liability, including how the policy treats dog bites if you have a pet.
- ☐ Loss of use or additional living expenses.
- ☐ Medical payments to others.
- ☐ Special limits on jewelry, electronics, bikes, or collectibles, and whether to schedule them.
- ☐ Water backup, if offered.

After you're covered

- ☐ Send proof of insurance to your landlord if the lease requires it.
- ☐ Save photos or a video of your belongings in the cloud.
- ☐ Ask about bundling renters with car insurance.
- ☐ Update the policy when you move, get a roommate, or buy something valuable.

Roommates and students

Roommates usually need their own policies unless the carrier allows them on one policy. College students may have some coverage under a parent's homeowners policy, subject to limits. Our [guide for college renters](#) explains more.

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