



Minnesota Renters Insurance Checklist

Your landlord's insurance doesn't cover your stuff. Protect your belongings for about \$15-30/month.

1. What You Own (Quick Inventory)

- Electronics: \$ _____
- Furniture: \$ _____
- Clothing: \$ _____
- Kitchen Items: \$ _____
- Other Valuables: \$ _____
- TOTAL: \$ _____

Most renters own \$20,000-\$35,000 in belongings.

2. Coverage Needed

- Personal Property: \$ _____
- Liability: \$ _____
- Additional living expenses
- Medical payments: \$ _____
- Deductible: \$ _____
- Replacement cost coverage

Choose replacement cost for full protection.

3. Your Rental Situation

- Apartment
- Townhome / condo
- Rented house
- Have roommate(s)?
- Landlord requires insurance?
- College student / dorm?

4. High-Value Items

- Jewelry over \$1,000
- Electronics over \$2,000
- Musical instruments
- Collectibles / art
- Sporting equipment
- Need scheduled coverage?

Items over sublimits need scheduled coverage.

5. What Renters Insurance Covers

- | | | |
|---|---|---|
| <input type="checkbox"/> Personal property (your stuff) | <input type="checkbox"/> Liability (injuries to others) | <input type="checkbox"/> Additional living expenses |
| <input type="checkbox"/> Theft away from home | <input type="checkbox"/> Medical payments to guests | <input type="checkbox"/> Damage you cause to unit |

6. What's NOT Covered (Exclusions)

- | | |
|---|--|
| <input type="checkbox"/> Flood damage (separate policy) | <input type="checkbox"/> Roommate's belongings |
| <input type="checkbox"/> Earthquake | <input type="checkbox"/> Intentional damage |

7. Questions to Ask

• How much coverage do I need? • Replacement cost or ACV? • What's the deductible? • Are my expensive items covered? • Does it cover theft from my car? • What about my roommate? • Can I bundle with auto insurance? • What discounts are available?

8. To Get Started

- | | |
|---|--|
| <input type="checkbox"/> Inventory of belongings | <input type="checkbox"/> Current address |
| <input type="checkbox"/> Landlord requirements (if any) | <input type="checkbox"/> Auto policy info (for bundling) |

Ready to Protect Your Stuff?

Renters insurance starts at about \$15/month. Coverage can often begin the same day.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.