

# Protect Your Stuff: Get Renters Insurance Quotes

Your landlord is not responsible for damage to your things, so be one step ahead, and get renters insurance quotes. They're free, fast, and most of all...you find out the many ways renters insurance can protect the things you've worked so hard to acquire. When you sign a lease, you relinquish the landlord as well as other tenants, from responsibility for anything within your domicile.

## How Can Getting Renters Insurance Quotes Protect You?

If there is a fire, water damage, or any type of natural disaster, your renters insurance covers any items of value within your residence. As a tenant, don't you deserve that kind of protection?

Just imagine that during a storm, tree branch breaks the window to your 2 story apartment and water gets all over your surge protector. Everything connected, your computer, your plasma television, your printer, your dvd player...all fried! Ouch.

You have nothing to worry about if you have renters insurance, your insurance agent is just a call away, the claim goes in, and you receive a nice check to replace all your items.



## When You Get A Renters Insurance Quote...

Always be sure to ask the agent, if they cover the purchase price or value of your items. Ask whether or not they require receipts, etc. for proof of value, or if they have their own list. If they have a list, make sure you know what the baseline value of your items is and/or will be.

## Condominium Master Insurance Is Must-Know Info

Anyone who rents a condo should be aware that their personal possessions may not be covered under the **condominium master insurance** and therefore they will need to take out their own form of renter's insurance known as condo rental insurance. To find out an estimate of your cost to insure your rental condo, getting [condo insurance quotes](#) is always a good idea. It allows you to [compare insurance quotes](#) from competitors and save more money.

However, it is imperative to understand what your specific condo association's condominium master insurance covers so you will know how much coverage you will need with your renter's insurance. Knowing is half the battle and taking out the appropriate amount of insurance on your condo will be easy to do if you understand condominium master insurance and the subtle variations that it consists of.

It is top priority to understand what your master policy says, according to Financial Web. Typically, owners of individual condo units share ownership of the rest of the complex, outside their own four walls, with the other owners. That means that responsibility of such publicly shared areas as hallways, the building exterior, and the pool area of the condo are shared collectively and usually funded by monthly dues. However, it is important to familiarize yourself with your condominium master insurance policy to know which areas of the complex are insured and which ones you not and need to be covered with your own renter's insurance.

According to Bankrate.com, Steve Slattery, property underwriting manager of Liberty Mutual Group in Boston names two broad categories of condominium master insurance policies:

1. **Bare walls-in.** This condo owner will have the greatest coverage need because although this master policy covers all real property contained inside the exterior framing, it does not cover any installations or fixtures within the unit itself.
2. **All-in.** This condo owner will only need limited insurance coverage because this condominium master insurance policy covers all additions, fixtures, and installations contained within the interior surfaces of all four walls as well as floors and ceilings of each unit.

### **Knowing Condominium Master Insurance Policy Worth Your Time**

Taking out renter's insurance is a smart thing to do when renting a condo. It ensures that your belongings will be protected in case of a break-in or natural disaster. It is also a smart thing to familiarize yourself with your complex's condominium master insurance policy so you will know exactly what kind of coverage you need and can avoid overspending for coverage you don't need.

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