



Redding Renters: Don't Forget About Insurance

California Renters Insurance is Needed and Often Required

Buying [renters insurance](#) in Redding California is very easy and inexpensive. Often, just a call to our office is all that is needed. But many renters forget about, or do not feel the need for, renters insurance. Often, tenants have a false sense of security thinking that they will automatically be covered if something were to happen to the home that they are renting. Sadly, many young people fail to buy [renters insurance](#) because they mistakenly think it's too expensive. [Read more](#)



Please do not wait until it is too late, purchase renters insurance today.

What Does California Renters Insurance Cover?

[Renters insurance](#) covers your personal property such as clothes, computers, electronics, furniture and more. If your property is damaged in a fire or stolen, renters insurance can be there to help you. The policy also covers your property when it is away from your home; for example, if your laptop is stolen or damaged due to a covered peril when you take it with you on vacation.

Renters insurance also covers your personal liability. If someone is injured while in your apartment or condominium you can be held liable. You may be responsible for medical bills and could be subject to a lawsuit.

If your apartment building is destroyed by a fire, you may need additional living expenses and renters insurance can provide that too. Your policy can pay for necessary increases in living expenses incurred so that your household can maintain its normal standard of living.

Your landlord may require renters insurance as part of your lease agreement.

Replacement Cost

Always buy replacement cost coverage on your property. This will reimburse you for the full cost of replacing your possessions. An insurer will not depreciate the value of your possessions in this coverage.

Insurance specialists at Berry Curtis Insurance help you coordinate an insurance program that determines the best coverage options for your needs – for benefits and quality discounts that help you save. Berry Curtis Insurance is here to help.