

# Renters Take Responsibility with Renters Liability Insurance



Released on: September 21, 2009, 8:28 am  
Author: Rafael Onak, [InsuranceAgents.com](http://InsuranceAgents.com)  
Industry: [Real Estate](#)

As an apartment or condo renter, it's your responsibility to take care of your guests. Part of that responsibility includes owning renters liability insurance to avoid falling into a financial hole if a guest were to get injured on your property. A recently published article on InsuranceAgents.com discusses the significance of renters liability insurance and how it's become a necessity rather than a luxury to own.

An advertisement banner with a light blue background. On the left, a woman in a pink top is smiling next to several cardboard boxes. To the right, the text 'Paying Too Much For Insurance?' is displayed in a large, bold, black font, with the subtext 'Compare Free Quotes To Find Out' in a smaller, italicized font below it. Further right, there is a form with a 'Zip Code:' label and an empty input field, followed by an 'Insurance Type:' label and a dropdown menu currently showing 'Renters Insurant'. A red arrow-shaped button labeled 'COMPARE QUOTES' is positioned to the right of the form.

"If you are renting a house, condo, or apartment and you haven't looked into purchasing renters liability insurance then you might want to start," the article, [Get Covered With Renters Liability Insurance](#), suggests. "Renters liability insurance is one component of a larger renters policy. A standard renters insurance policy generally comes with contents coverage, liability coverage, and external living expense coverage. However, you should not consider a renters policy unless it has adequate renters liability insurance coverage."

You should also not consider a policy if it excludes the following: coverage for damage or injury caused by you or your property in your home as well as outside of your home (not including auto accidents), coverage for medical costs and legal bills that could result from said damage or injury, and a substantial coverage limit of at least \$500,000.

“Most standard renters liability insurance policies offer coverage limits of \$100,000 to \$500,000 but it is strongly encouraged increase your limit to \$1 million if possible,” the article emphasizes. “Your liability coverage will be useless if you don’t have a high enough limit and are caught in a dispute that involves medical and legal bills”

Insuring your apartment or condo is futile if you don’t obtain renters liability insurance. Contact a renters insurance agent today to find out how you can purchase a quality renters liability insurance policy at a price that won’t break the bank.

Go to InsuranceAgents.com for [renters](#) or [homeowners insurance quotes](#) from up to five local agents.

**Contact Details:** Tom Lustina  
InsuranceAgents.com  
435 North LaSalle  
Chicago, IL  
60610  
614 286 0193

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Press release distributed via EPR Network (<http://express-press-release.net/submit-press-release.php>)