

Contents-Only Coverage for Renters

Protect the things that truly matter inside your home.

What is Contents-Only Coverage?

Contents-only insurance (also known as personal property coverage) protects your belongings inside your apartment—furniture, electronics, clothing, and more—against common risks like fire, theft, and water damage.

Unlike renters insurance, which often includes liability and additional living expenses, this policy is focused solely on safeguarding your stuff.

Why Do You Need It?

Your landlord's policy only covers the building—not what's actually inside your unit. Without contents coverage, you could be left to replace everything out of pocket in the event of a loss.

Common covered events include:



Fire or smoke damage



Water damage from burst pipes



Common theft or vandalism



Power surges damaging electronics

What's Covered?

- ✓ Furniture (beds, sofas, tables)
- ✓ Clothing and shoes
- ✓ Electronics (TVs, laptops, gaming systems)
- ✓ Appliances you own
- ✓ Kitchenware and personal items

How it Works:

1. Enroll in minutes through your resident portal.
2. Pay monthly, conveniently bundled with your rent.
3. Easily file a claim in the event of a loss or damage.
4. Get reimbursed based on your policy terms.

Stay protected, maintain your peace of mind.

For \$7/month, contents-only coverage provides comprehensive coverage without paying for protection you don't need.



Still Have Questions?

Contact your leasing office today or visit your resident portal to learn more and find out if contents-only coverage is right for you.