



What is Renters Insurance?

Basically, North Carolina Renters Insurance is just like Homeowners Insurance, only for those who rent their place of residence. Whether you live in a condo, apartment, house, duplex, etc., Renter's Insurance can protect you and your assets. Having renter's insurance protects your personal property from many different kinds of losses from theft and fire to windstorm and burglary as well as many others.

Doesn't My Landlord's Insurance Cover Me?

NO! Do not make the mistake of assuming your landlords insurance will cover you and your assets. A landlord's policy covers only the physical structure of the rental property, not your belongings. If the person who owns the building has rental insurance, they will be protected from cost to them should something happen to the building, but they are not responsible for covering your belongings. Could you manage if your apartment burned down and you lost all of your possessions inside?

The Next Step...

Purchasing renter's insurance ensures that your property is protected should anything happen. Don't make the mistake of thinking it won't happen to you, you do need insurance for your belongings, especially if you live in a rental property. Often people who rent are in high density locations and that means you are at risk if your neighbor has a grease fire and burns down the entire building. Contact Clinard Insurance Group today for more information and our

experienced, licensed agents will go to work for you, helping you find the policy you need at a price that will surprise you.