

Renters Insurance: Frequently Asked Questions

Question 1: Does my lease include renters insurance?

• Renters Insurance is not included as part of your lease. If any damages occur to the home or personal property, you will be responsible for it on your own.

Question 2: Okay, but remind me why I have to again?

• Renters Insurance protects your dwelling from many various risks and liabilities. Acquiring Renters Insurance for your home is *for your own protection*. We encourage all residents to carry Renters Insurance which will cover your personal property and any additional property or liability insurance from all injury, loss, damages and liability from fire, water, theft, vandalism, and potentially other causes.

Question 3: Got it. So, where can I get Renters Insurance and how much is it going to cost me?

- Your choice of insurance provider is entirely up to you. While we do not endorse any specific insurance company, there are a number of local and nationwide-based providers out there that can offer you Renters Insurance for a fee you can be perfectly agreeable with. Here are just a few:
 - o <u>State Farm</u>
 - o USAA
 - o Island Insurance
 - o <u>DTRIC</u>
 - o Trusted Choice
 - o <u>Effective Coverage</u>

Question 4: I think I understand, but who can I call if I have any questions?

• If you have questions or need additional information to please contact your community office at the following numbers:

Leasing Services Office: (808) 839-8720 Mololani Community Center: (808) 839-8700 Waikulu Community Center: (808) 839-8710

We thank you for your time, and your continued dedication and service and for choosing to call a Hunt community home.

