

Renters Insurance Advisory

DID YOU KNOW THAT YOU, NOT THE PROPERTY OWNER OR Foothills PROPERTIES, ARE RESPONSIBLE FOR INJURY TO YOURSELF OR OTHERS OR DAMAGE TO YOUR PERSONAL PROPERTY IN YOUR RENTAL CAUSED BY ANY OF THE FOLLOWING:



Fire / Smoke Damage



Storm Damage



Electrical Damage



Theft



Leaks/Flooding



Cost of Defense



medical expenses



Bodily injury to others

INCLUDING

Foothills Properties strongly advises all tenants to obtain renters insurance to cover personal property damage and injury to themselves and their guests from theft, fire, water damage or other causes.

We recommend that you keep a working fire extinguisher at the property. It is also strongly recommended that if you will be leaving the house for an extended amount of time, that you shut off water to all major appliances and fixtures to avoid unforeseen water damages.

When Traumatic events occur, YOU Need Financial Protection! With Renters Insurance,

- 1) **All of your personal possessions would be protected.** It could be impossible to replace your personal possessions without the help of an insurance coverage. Within 6 weeks of each other, Foothills Tenants suffered the back-up of a Pima County sewer main into their ranch style home with 3 bathrooms contributing to the muck, and another the loss of all of their personal possessions in a fire which destroyed their rental home. Neither had Renters Insurance – now they do!
- 2) **You or Guests who injure themselves would be covered.** Most injuries that occur are not Landlord-caused and are the responsibility of the Tenant. Your initial and return doctor visits are covered.
- 3) **You would be able to afford temporary housing.** Imagine a worst case scenario such as a fire, flood, or other major property damage that displaces residents from their home. If the property is uninhabitable, your owner may need to condemn the property, ending your lease and his responsibility. You need coverage for your immediate housing needs.
- 4) **Renters insurance would cover the cost of damage you are responsible for even, if not your fault.** If you or your family or guest accidentally caused damage to your rental property or the common area, you can file a claim with your renters insurance.

Acknowledged, Understand and Agreed:

Property Address: _____

Property # _____

Tenant Dated

Tenant Dated