



Office of Commissioner of Insurance

NEWS RELEASE

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Hudgens: Renters Insurance for College Students A Smart Move

Atlanta – As the start of the college school year begins, students who move out of the house or off campus may want to consider purchasing renters insurance.

According to Georgia Insurance Commissioner Ralph Hudgens, renters insurance can cover the loss of computers, tablets, musical instruments, jewelry and much more in the event of theft, fire or some other unforeseen disaster.

"If your college student is moving away to school with expensive computers or other valuables, buying renters insurance is a smart move," Hudgens said. "The landlord may have insurance on his building, but that won't cover replacement of a tenant's possessions."

Commissioner Hudgens offer answers to these common questions about renters insurance:

Q: What does renters insurance cover?

A: The possessions of anyone who rents a residence, whether it's an apartment, house, manufactured home or condominium. Renters insurance protects personal property, such as furniture, electronics, and clothing. It also provides liability protection for the policyholder should someone be injured or sustain damage to their property while visiting the policyholder's residence.

Q: My neighbor accidentally started a fire that destroyed the entire apartment building, including my unit. Will his insurance cover my personal belongings?

A: His liability insurance may cover your belongings, but only if it is determined he was negligent in causing the fire.

Q: Won't the landlord's insurance cover my personal belongings?

A: In most cases, no. The landlord's insurance may cover you if you can prove liability on the part of the landlord.

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Q: If the pipes in my apartment burst, through no fault of my own, wouldn't the landlord be responsible for replacing my belongings?

A: Maybe. If the pipes burst as a result of negligence on the part of the landlord, the landlord may be liable. However, negligence can be hard to prove.

Q: My roommate has renters insurance; won't that cover all my belongings as well?

A: No. The policy only protects the person named in the policy or a relative living with that person.

Commissioner Hudgens suggests discussing the needs of your student with an insurance agent who can tailor a renters policy to your individual needs. Everything from property damage caused by fire, hail or smoke, to liability suits brought by guests slipping on stairs or in the bathroom can be included in a policy.

Consumers may get more information on renters insurance by calling an insurance agent or by contacting the Georgia Department of Insurance at 404-656-2070, or toll-free 1-800-656-2298.

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