RENTERS PROTECTION & CLAIMS READINESS TOOLKIT

Protect Your Belongings. Prepare for the Unexpected. Know What to Do.

A practical resource for apartment residents to help protect their personal belongings, understand their renters insurance, and prepare for unexpected property losses.

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1. KNOW WHAT YOUR RENTERS INSURANCE PROTECTS

Renters insurance can provide several important protections. Understanding your policy before a loss occurs can make a significant difference.

Personal Property Coverage

Protects your belongings against covered losses, subject to policy terms.

Examples include:

- Furniture and household furnishings
- Televisions, computers, and electronics
- Clothing, shoes, and accessories
- Kitchen appliances and household items
- Jewelry and other valuables, subject to policy limits

Personal Liability Coverage

May protect you financially if you are legally responsible for certain injuries to others or damage to their property.

Additional Living Expenses (Loss of Use)

May help pay certain additional expenses if a covered loss makes your apartment temporarily uninhabitable.

Examples include:

- Temporary hotel accommodations
- Additional meal expenses
- Other qualifying increased living expenses

Important: Your renters insurance generally does not insure the apartment building itself. Your landlord is generally responsible for insuring the building, while you are responsible for protecting your personal belongings. Coverage varies by policy.

My Insurance Information

Insurance Company: _____

Policy Number: _____

Insurance Agent: _____

Agent Phone: _____

Deductible: _____

Personal Property Limit: _____

Personal Liability Limit: _____

Loss of Use Limit: _____

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2. DOCUMENT YOUR PERSONAL BELONGINGS

One of the most important things you can do before a loss is document what you own.

If your apartment experiences a fire, water damage, theft, or another covered event, having an inventory can make documenting your loss considerably easier.

Personal Property Inventory

Use this worksheet to record your major belongings.

Item	Estimated Value	Photo Taken?
Living room furniture	$	☐ Yes ☐ No
Television / Electronics	$	☐ Yes ☐ No
Bedroom furniture	$	☐ Yes ☐ No
Clothing / Shoes	$	☐ Yes ☐ No
Kitchen items	$	☐ Yes ☐ No
Computers / Tablets	$	☐ Yes ☐ No
Jewelry / Accessories	$	☐ Yes ☐ No
Other valuables	$	☐ Yes ☐ No

Additional items:

Apterian Tip: Photograph or record a video of every room, closet, storage area, and valuable possession. Save the files somewhere outside your apartment, such as secure cloud storage.

Keep receipts for major purchases whenever possible.

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3. APARTMENT MOVE-IN CONDITION CHECKLIST

Documenting your apartment's condition when you move in can help prevent disputes about pre-existing damage.

Walk through the apartment and photograph any existing problems.

Area	What to Check	Documented?
Living Room	Walls, floors, windows	☐ Yes ☐ No
Kitchen	Cabinets, appliances, plumbing	☐ Yes ☐ No
Bedroom	Walls, flooring, closets	☐ Yes ☐ No
Bathroom	Fixtures, plumbing, leaks	☐ Yes ☐ No
Ceilings	Stains, cracks, water damage	☐ Yes ☐ No
Doors / Windows	Locks, damage, operation	☐ Yes ☐ No

Balcony / Patio Existing damage or defects ☐ Yes ☐ No

Existing damage or concerns:

Date documented: _____

Important: Provide your landlord or property manager with written notice of existing conditions when appropriate. Keep a copy of your communications and move-in inspection records.

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4. PREPARE FOR AN UNEXPECTED LOSS

Unexpected events can happen at any time. Knowing what to do ahead of time can help minimize confusion and protect your belongings.

Emergency Preparedness Checklist

Before a loss occurs:

- Keep your insurance declarations page accessible.
- Save your insurance agent's contact information.
- Maintain photographs or videos of your belongings.
- Store important documents outside your apartment.
- Know how to contact apartment maintenance.
- Know the location of emergency exits.
- Know how to report water leaks and maintenance emergencies.
- Keep receipts for expensive purchases.
- Review your policy limits and deductibles.

Important Emergency Contacts

Property Management: _____

Emergency Maintenance: _____

Insurance Company: _____

Insurance Agent: _____

Police / Fire Emergency: 911

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5. WHAT TO DO WHEN A LOSS OCCURS

Whether you experience water damage, fire, theft, or another unexpected event, your initial response matters.

Your First 24-Hour Loss Checklist

STEP 1: Protect Yourself

- Leave the apartment if there is a fire, structural danger, or other immediate threat.
- Contact emergency services when necessary.
- Do not enter an unsafe area to retrieve belongings.

STEP 2: Notify Property Management

- Report the incident to your apartment management immediately.
- Request emergency maintenance when necessary.
- Keep a record of when and to whom you reported the incident.

STEP 3: Prevent Further Damage When Safe

- Take reasonable steps to protect undamaged belongings.
- Follow emergency instructions.
- Do not attempt unsafe repairs or cleanup.
- Keep receipts for reasonable expenses related to protecting your property.

STEP 4: Document the Damage

- Photograph and video all affected areas.
- Photograph damaged personal belongings.
- Make a list of missing, damaged, or destroyed items.
- Preserve receipts and purchase records when available.

STEP 5: Contact Your Insurance Company or Agent

- Report the incident promptly.
- Obtain a claim number.
- Ask what documentation is required.
- Ask about the next steps in the claims process.

STEP 6: Keep Records

- Maintain copies of emails and communications.
- Record conversations with insurance representatives.
- Save receipts for temporary expenses.
- Keep copies of everything submitted.

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6. PERSONAL PROPERTY LOSS INVENTORY

Use this worksheet to document belongings that were damaged, destroyed, or stolen.

Item Description	Purchase Date	Original Cost	Estimated Replacement Cost
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$

Additional details:

Photographs available? ☐ Yes ☐ No

Receipts available? ☐ Yes ☐ No

Police report required or obtained? ☐ Yes ☐ No ☐ N/A

Important: Do not discard damaged belongings until you have documented them and received appropriate instructions from your insurance company, unless disposal is necessary for safety or sanitation reasons.

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7. TEMPORARY LIVING EXPENSE TRACKER

If a covered loss makes your apartment uninhabitable, your policy may provide additional living expense coverage.

Keep records of expenses that may qualify under your policy.

Expense	Date	Amount	Receipt Available?
Hotel / Temporary Housing	_____	$_____	Yes ☐ No ☐
Additional Meals	_____	$_____	Yes ☐ No ☐
Laundry	_____	$_____	Yes ☐ No ☐
Transportation	_____	$_____	Yes ☐ No ☐
Other Expenses	_____	$_____	Yes ☐ No ☐

Total Expenses: $_____

Important: Coverage depends on the circumstances of the loss, policy provisions, applicable limits, and whether expenses qualify as additional expenses. Contact your insurance company before assuming an expense will be reimbursed.

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8. INSURANCE CLAIM TRACKING SHEET

Use this section to keep track of your claim from the initial report through resolution.

Claim Number: _____

Date of Loss: _____

Date Reported: _____

Insurance Adjuster: _____

Adjuster Phone: _____

Adjuster Email: _____

Claim Activity Log

Date Person Contacted	Discussion / Action Required

Documents Submitted:

- Photographs and videos
- Personal property inventory
- Receipts and purchase records
- Police report, if applicable
- Temporary living expense records
- Other requested documentation

Outstanding Questions:

Next Follow-Up Date: _____

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9. UNDERSTANDING THE CLAIMS PROCESS

Filing an insurance claim is only the beginning. Understanding what happens next can help you stay organized.

1. Report the Loss

Contact your insurance company or agent and provide details about what happened.

2. Obtain a Claim Number

Keep the claim number available for all future communications.

3. Cooperate With the Adjuster

Provide requested information, photographs, inventories, and other supporting documentation.

4. Review the Evaluation

Understand how the insurance company evaluates damaged or stolen belongings.

5. Understand Your Settlement

Your policy may provide replacement cost or actual cash value coverage.

- Actual Cash Value generally considers depreciation.
- Replacement Cost generally provides for the cost to replace covered property with comparable new property, subject to policy conditions and limits.

6. Keep Communicating

Ask questions when something is unclear. Maintain records of communications and outstanding items.

7. Review Your Claim Resolution

Review the settlement explanation and contact your insurance company if you have questions or believe something has been overlooked.

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10. IMPORTANT RENTERS INSURANCE REMINDERS

Before purchasing or renewing renters insurance, consider the following:

- Is my personal property coverage sufficient?
- Do I have replacement cost coverage or actual cash value coverage?
- Is my deductible affordable?
- Are jewelry, electronics, or other valuables subject to special limits?
- Do I have adequate personal liability coverage?
- Do I have sufficient loss-of-use coverage?
- Are there exclusions or limitations I should understand?
- Do I need additional coverage for specific belongings or risks?

Remember, not every event or type of damage is covered by every renters insurance policy.

PROTECTING MORE THAN YOUR PROPERTY. PREPARING YOU FOR THE UNEXPECTED.

Insurance should be more than a policy you purchase and put away.

At Apterian, we believe that understanding your coverage, preparing before a loss, and knowing what to do when something happens are important parts of protecting yourself.

Whether you are renting an apartment or owning a home, being prepared can make a difference.

Have questions about your renters insurance or want to review your existing coverage?

Contact Apterian:

Website: www.apterian.com

Email: info@apterian.com

Apterian Insurance

Preparedness Today. Protection Tomorrow.

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