

How to Acquire Renter's Insurance

Renter's Insurance covers your possessions, but it is also liability insurance. If you break a window or forget to turn off the water and flood the room, the renter's liability insurance will pay for the damage. If you damage your computer it will also cover that. Renter's liability coverage of \$300,000 is required.

They will give you a quote for one year. It will probably be under \$100. The quote they gave me was for \$82 for one year. This is not \$82 per month for a year, but \$82, that you pay once, that covers you for an entire year. Yes, it is cheap. Please email me a copy of your insurance document, after you have paid.

Geico is probably the least expensive insurance company. You are welcome to get quotes from other insurance companies.

The agent at Geico recommended that you call them to get your insurance quote, but you can also do it online. Here is the process:

Call 1-800-841-3000 and ask for "Moat Sales" OR go online to www.Geico.com. Follow the prompts to get a quote for "Renter's Insurance".

They will ask:

- Your Name, Date of Birth and the Start Date for your insurance. This is the first day you will be renting.
- Address of the Property. It is 8408 Barron St., Takoma Park, Maryland, 20912. The property owner's email is Jenniesho@hotmail.com. The property owner is Jennie Sniderman. My phone number is 202 886-6234.
- Your Previous Address. You can give the address where you live now, in Japan.
- How much Personal Property coverage you would like. They recommended \$5,000 to \$6,000. But you can decide how much your belongings are worth.
- How much Liability coverage you need. Please say \$300,000. (This is required.)

After you get your insurance document, please send me a PDF or screen shot by email.