

Scenarios for Renters



Provided by the Insurance Education Institute

Name: _____

In each of the following situations which type or types of homeowners coverage would you expect to cover your loss? Explain why.

Scenario No. 1: A fire from another apartment destroys much of your apartment and your belongings.

Scenario No. 2: You are negligent and leave food on your hot stove, starting a fire which destroys your kitchen and damages the apartment above.

Scenario No. 3: A pipe accidentally bursts inside the wall and the water destroys your belongings.

Scenario No. 4: Your landlord is negligent in not repairing a plumbing problem you've been reporting, and a pipe bursts.

Scenario No. 5: Someone trips and falls in your apartment and is injured.

Scenario No. 6: Your dog runs into a neighbor's apartment and destroys her carpet.?

Scenario No. 7: Your apartment is broken into, and your stereo, television, and some jewelry are stolen.

Scenario No. 8: Your landlord claims you have damaged the apartment and is keeping part of your security deposit. Will the renters insurance cover this loss?