

NAVY REGION NORTHWEST



Don't let this happen to you!

- Service member did not tighten washing machine water hose, causing a leak and extensive mold growth behind the wall – **now owes landlord \$10,000.**
- Service member put hot barbecue coals into trash can. The trash can caught on fire and spread to the garage – **now owes landlord \$15,000.**

Remember, PPV housing no longer includes renter's insurance as part of your lease!

Do you have enough coverage?

Basic renters insurance normally covers damage to YOUR personal property, but may NOT cover damages you cause to your home for which your landlord can charge you.

Tips

- Take inventory of your belongings (take photos/videos, itemize with price estimates).
- Make an informed decision (ask your agent about limits, deductibles and discounts).
- Shop around (call a variety of agents for coverage and costs – each company is different).
- Read the policy (it's a contract, ensure you understand both your and the company's obligations).

Sample questions to ask your insurance carrier:

- What exactly does my policy cover for personal property and liability?
- Am I covered if my child floods the toilet or sink and I am charged for repairs?

Your Housing Service Center or Legal Services Office can also help you understand your policy and where to supplement it if needed.



navylifepnw.com



Installation

NBK – Bangor
NASWI
NSE

Legal Services Office

360-396-6003
360-257-2126/2127
425-304-4551

Housing Service Center

360-396-4399
360-257-3331
425-304-3042