

A p a r t m e n t

SAFETY NOTES

SPOKANE FIRE DEPARTMENT

AUGUST 2011

RENTER'S INSURANCE:

Lifeline Out of Disaster



How much of a typical renter's belongings can be replaced for just \$150?

That's just part of the helpful question that every tenant should be asked as they move into a new unit.

For about \$150 a year, tenants can get renter's insurance which will help protect them from life-changing losses resulting from a fire or flood. It's safe to say that almost all renters have considerably more than \$150 invested in clothes, televisions, video games or furniture.

But the other part of the insurance question for tenants entails renter liability.

How would you be able to pay if a fire that started in YOUR unit spread to other units or your overflowing bathtub accidentally flooded the unit below you? How would you pay the medical bills if your friend tripped on a slick floor in your kitchen and broke a shoulder?

Too many renters never consider questions like these. They may assume that renter's insurance is too expensive and fail to compare the financial disaster they may face for "saving" that extra \$12 to \$15 a month insurance premium. Renters may think that they don't have enough valuable possessions to insure, but they fail to consider the financial liability they could also face if someone were injured in their unit.

Many renters also mistakenly believe that the apartment owner's property insurance covers tenant losses. Generally this is not true no matter whether the tenant's loss is from fire that starts in a neighboring unit or from a theft or vandalism.

continued 

Some groups of tenants who are less likely to have adequate renter's insurance include college students, persons on a fixed income and individuals in transition from a foreclosed home. According to a survey cited by Money Talk News, 5 out of 8 renters do NOT have renter's insurance.



TOASTER TIPS

The June 30th recall of 300,000 toasters by Consumer Product Safety Commission is a good reminder of the need to stay firesafe with every toaster.

This is an important area of concern for all who are involved in rental property. Compare the circumstances of renters in two adjacent units after a fire: one with insurance and one without. The \$150 renter's insurance premium will translate to help with temporary housing and replacement or restoration of household belongings. Lack of insurance will mean the household is on their own to clear out or store damaged items, find appropriate housing and return to any regular routine. While the Red Cross is typically able to help with three nights of lodging and limited vouchers for replacing very basic clothing, toiletries or food, the family's transition back to any sense of "normal" is extremely difficult.

If you are interested in working further with this topic, either as landlord, manager or tenant, please contact Jan Doherty at Spokane Fire Department at jdoherty@spokanefire.org or (509) 625-7058

- If you have a Hamilton Beach classic chrome 2-slice toaster purchased between February 2008 and June 2011 for \$30 to \$40, check the recall notice at www.cpsc.gov to learn how to obtain a free replacement toaster.
- Whenever you are finished toasting bread, unplug the toaster unit.
- Move the toaster out from underneath wooden cabinets whenever you use it.
- Carefully monitor the toasting of breakfast pastries with icing since these treats can get stuck and start to burn. A Spokane family recently lost their entire home to a fire resulting from an unattended toaster!

You can sign up for this monthly newsletter, ask a fire-related question or suggest a specific safety topic by contacting Jan Doherty at jdoherty@spokanefire.org or by calling 625-7058.

Access this edition of Apartment Safety Notes as well as back issues at www.spokanefire.org under "Prevention".



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