



TO: ALL RESIDENTS
FROM: MACK L. CARTER, EXECUTIVE DIRECTOR
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Many of our residents choose not to consider buying apartment renters insurance. We believe that this decision could put you at great financial risk. Renter's insurance policies cover more than just your personal or apartment content. It also covers damages you (the resident) might cause your neighbor's property.

Many residents assume they don't need their own insurance because they mistakenly think the Housing Authority's insurance will pay for any property loss. This is **not** true, the White Plains Housing Authority Insurance like most landlord policies cover "STRUCTURES NOT CONTENTS", meaning that if there are damages, the housing authority policy **will only cover repairs/replacement to housing authority owned property not you personal possessions like furniture, clothes and carpeting, etc.**

Apartment renters' insurance not only covers the loss of your personal possessions; but can also cover a claim if someone is injured in you apartment, flood damage and fire damage in your apartment or damage to someone else's property.

Renters Insurance generally covers:

- Personal belongings
- Damages to other residents property
- Liability (injury) to others
- Supplemental living expenses (if you can't live in you apartment because of damages).

While the White Plains Housing Authority only recommends that you consider obtaining apartment renters insurance, you can obtain renter's insurance information by calling insurance companies listed on the internet. (Liberty Mutual Renter's Insurance, Allstate Renters Insurance, Geico Renters Insurance, State Farm Renters Insurance etc...)

Note: Apartments renter's insurance is affordable and can cost you as little as \$18 a month.

Please consider apartment coverage today.

Thank you