

Dear Tenant,

One of the requirements of your new lease is that you must maintain at least \$100,000 (or \$300,000) of personal liability insurance. The most common way to do this is with a renters insurance policy. The landlord disclaims any and all responsibility for damages to your personal property arising from fires and other events.

However, a renters insurance policy generally will include personal property coverage to protect your belongings, as well.

All adult residents living in the unit must be named on the policy.
You must name the landlord as “additional interest” on this policy.

This means the insurance company would notify the landlord in the event of a lapse or cancellation. “Additional interest” and “Interested Party” are the only acceptable designations.

The additional interest should read as follows:

Landlord Name,

Mailing Address,

City, State, Zip