



CALIFORNIA RENTERS INSURANCE Shopping Worksheet

Use this worksheet to help gather needed information to run quotes and compare renters insurance from multiple insurance companies side-by-side.

Use this worksheet by yourself or give it to an insurance agent who can shop for the best renters insurance coverage options for you.

Applicant's Name:		
Applicant's Date of Birth:		
Applicant's Contact Information (phone, email):		
Number of people living in the rental home or apartment full time:		
Are you currently insured?	YES	NO

RENTED HOME DETAILS

Address of the rental home / apartment:

County where the property is located:

FIRE PROTECTION

Is the rental home or apartment outside the city limits?

Distance from Closest Fire Hydrant

Distance from Closest Fire Station

NOTES:

Feet/Miles:
Feet/Miles:

SAFETY FEATURES OF THE RENTED HOME THAT MAY QUALIFY FOR A RENTERS INSURANCE DISCOUNT

Identify all safety features of the rental as potential sources of discounts. Ask the rental agent or the landlord for details.

Automatic water shut-off devices	
Burglar Alarm (Monitored / Non Monitored)	
Deadbolt Locks	
Fire Alarm	
Fire Extinguishers	
Fire Sprinkler System	
Smoke Detector	
OTHER:	
1 _____	
2 _____	
3 _____	
4 _____	
5 _____	
6 _____	

COMPARE RENTERS INSURANCE QUOTES

As you obtain renters insurance quotes, write them down side-by-side for comparison.

Speak with a state-licensed property insurance agent about the policy details.

	Company (A)	Company (B)	Company (C)
INSURANCE COMPANY NAME			
- Insurance Company Phone Number			
- Insurance Company Website			
- Is the insurer licensed to sell insurance in the state?	YES / NO	YES / NO	YES / NO

COST OF RENTERS INSURANCE COVERAGE

To perform a renters insurance quote comparison, list the quoted amounts for each coverage type and calculate the total premium, including the discounts offered by the insurer. If you seek deeper discounts, speak with an insurance agent.

Coverage Types	Coverage Limits	Monthly Cost (coverage is typically included in the total policy)		
		Company (A)	Company (B)	Company (C)
PERSONAL PROPERTY (Replacement Cost or Actual Cash Value)	\$	\$	\$	\$
LOSS OF USE (Pays for a place to live if the home is damaged and is being repaired)	\$	\$	\$	\$
PERSONAL LIABILITY	\$	\$	\$	\$
MEDICAL PAYMENTS TO OTHERS	\$	\$	\$	\$
Total Monthly Premium		\$	\$	\$

DEDUCTIBLE

Choose your renters insurance deductible carefully. This is the amount of money you should always have in reserve, so it can be paid out in case if you need to file a renters insurance claim.

	Company (A)	Company (B)	Company (C)
Chosen Deductible (Your portion of the claim)	\$	\$	\$

DISCOUNTS OFFERED BY THE INSURER

List all discounts that are being offered by the renters insurance company

	Discount Amount		
	Company (A)	Company (B)	Company (C)
Bundle discount: Renters insurance + Auto Insurance	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Total of ALL Offered Discounts	\$	\$	\$

ADDITIONAL ENDORSEMENTS

List of optional coverages that can be added to the renters insurance as an endorsement or a rider.

	Company (A)	Company (B)	Company (C)
Assisted Living Care Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collectibles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cyber Liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electronic Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identity Theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jewelry and Furs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Musical Instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerated Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewer and Drain Backup	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sinkholes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sports Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHER ENDORSEMENTS:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2 _____
3 _____
4 _____

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTES

Write down any other important factors about your renters insurance comparison process.

Seek the advice of a state-licensed insurance agent who can help you match your needs with the best-priced renters insurance policy.

