Insurance Worth Knowing

PROPERTY TIP

RESOURCE • 029

Investment Property? Insure It Like One.

How a property is used can change the insurance it needs.

- **A rental isn't a primary home.**
  If you won't live there, a standard homeowners policy may not be the right coverage.
- **Tell the insurer how it will be used.**
  Long-term rental, short-term rental, and owner-occupied properties can require different coverage.
- **Landlord coverage is different.**
  It's designed for a home you own but rent to someone else.
- **Your tenant needs coverage too.**
  A landlord policy doesn't cover the tenant's belongings. Renters insurance can.
- **Vacancy can change things.**
  If the property sits vacant between tenants, coverage may change.

💛 *Worth Knowing*

The right policy starts with how the property is used.

A rental should be insured as a rental.

Bottom Line

Investment property deserves investment-property coverage.

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