

Renters Insurance

Does renters insurance cover roommates?

Renters insurance typically only covers the person named on the policy unless you're living with a family member or spouse. If you live with non-related roommates, you'll need a separate policy for each person's belongings. However, you can add a roommate to your policy to ensure shared coverage for certain situations by adding them as an 'additional insured' when going to purchase your policy. Always check with your insurance provider to understand how your specific policy works.

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