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Apartment Hunters Checklist With Renters Insurance Refresher



Whether it's your first rental or you want a refresher, use this checklist to spot potential red flags before signing a lease on your next apartment. Once you're in your new place (or even if you decide not to move), dust off your renters policy for a quick once-over, too.

Renters checklist

- What is the surrounding area like at different times of the day? Confirm it's safe at all hours, especially if you have a dog to walk or commute late at night.
- If a lockdown or quarantine situation arises, would you be comfortable working from home? Consider the office space and amenities from the perspective of a two-week quarantine.
- Have you met the maintenance technician? If not, stop by the office for a visit. Many maintenance supervisors have passkey access to all apartments. It's a great benefit when you have a leak or get locked out of your apartment. It's not so good when you don't feel safe with them.

- Are the common areas well-kept? Check out the laundry room, parking areas, hallways, elevators, trash chutes, recycling, storage areas and entryways. Are they obstruction-free, secure and well-lit? You don't want to feel unsafe in a creepy laundry area or every time you take out the trash.
- Are there any signs of infestation? A place might look great on the surface (even recently remodeled), but an infestation could be lurking behind cabinets and under sinks. Take a flashlight and look for signs of droppings and insect shedding around pipes, appliances and sinks. Ask if they use a professional pest control service for the building.
- Are the doors and windows in good condition? Check for locks and tight-fitting doors. Make sure all windows are functional, have screens and lock properly. Poorly maintained doors and windows are a security hazard and can be the culprit behind higher utility bills.
- Is the plumbing in good shape? You don't want a reverse-flow of sewer water or burst pipe situation on your hands. Check with your insurance agent about adding sewer backup insurance to your renters policy.
- Are there bathroom and kitchen exhaust fans and window ventilation? A kitchen mishap can be an olfactory nightmare if there's no window or exhaust fan nearby.
- Are the electrical sockets conveniently located, safe and operable? It's inconvenient and dangerous to have too few outlets and may force tenants to overload them with power strips and extension cords. Keep in mind that the electrical system feeds the whole building, not just your unit. Poorly maintained electrical systems are fire hazards for everyone who lives there, so don't chance it.
- Is it noisy? A barking dog could be a deal breaker if you're working remotely. Schedule a showing for midday and again in the evening if you can swing it.
- Look for indicators of lead-based paint, like peeling on porches and other aging areas, especially in vintage buildings (1978 or earlier). Curious children might pick at peeling paint or accidentally consume fine particles that settle as dust. Property owners are required to tell you if there is [lead paint in the building](#). (Don't repaint on your own — the dust is toxic, so leave it to the professionals.)
- Check ceilings for moisture stains or cracks and flaking. These could be signs of a water leak, which could sprout mold. Mold is unhealthy, especially black mold. (And even if the property owner corrects it, proper remediation could take weeks.)
- Is the flooring clean and free from damage? Loose floorboards, threadbare carpet or uneven floor transitions are tripping hazards for you and your guests.
- Do you have strong mobile reception? If your cellphone is your only phone, you'll need reliable service in all areas of the apartment. Call your best friend during the showing and take a stroll through the apartment to check the reception.
- Is the internet access reliable? Do you have a choice of providers? Some apartment complexes have an exclusive provider relationship, which means you'll have to use their internet service provider or get special permission to run new lines at your expense.
- Is security a priority (cameras, buzzer entry locks or a door attendant)? Attendants and security systems create layers of protection and provide peace of mind. And they might qualify you for a discount on your renters insurance.
- What do the neighbors think? They might not be the reason you sign or bail on the deal, but it's nice to hear their thoughts (and it gives you an excuse to meet the people you'll share your space with).

- What's the parking situation? Do you have an indoor garage or an assigned stall? Is the area well-lit and maintained? If not, how hard is it to find street parking? The last thing you want at the end of a workday is to spend two hours looking for a place to park. Where you park your car (indoor or outdoor, secured garage or an open lot) can also affect your auto insurance. Call your agent to see if the location you're considering will affect your rates.
- How does the commute feel? Do you have backup options like a rideshare or public transit line nearby? Have a test run to see how long the commute is during rush hour.
- Who's responsible for outdoor maintenance? If you're in a flat or town home, you might have to maintain your walkways in the winter and lawns in the summer. Find out if there is a service and how often they come to clear the walkways and parking spaces.
- Walk around the building. The inside might look great, but a shabby exterior can indicate significant problems (covered up by an enticing interior).

Renters insurance refresher

Even if your property owner has insurance, it won't cover your belongings. Use this checklist to make sure you have the right level of protection.

- Inventory your belongings, like furniture, clothes, recreational toys, electronics and jewelry. If you lose everything in a fire, the replacement cost adds up fast.
- Speaking of replacement, ask your agent about replacement value versus actual cash value. Actual cash value (ACV) only reimburses you for the depreciated value, whereas replacement value (RV) reimburses you based on the current market price. An ACV policy might be cheaper, but it isn't the best way to save if you're only getting a fraction of what it costs to replace your stuff.
- Ask your agent about coverage like additional living expenses (if you have to relocate temporarily because of a fire, for example), sewer backup and flood insurance. Even if you don't live on the first floor, your basement storage locker might be at risk.
- Take time to review your liability and medical payments limits. If your fur baby bites someone or a guest gets injured, you'll need coverage for hospital bills or lawsuits.

Give your insurance agent a call — they're happy to help protect what matters most to you!

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