



## **Do I really need renters insurance?**

No matter what type of insurance your property manager has, it will not cover your personal belongings. Renters Insurance offers protection and replacement of your valuables in the event that they are damaged or stolen.

## **What does renters insurance cover?**

Renters insurance covers your personal property (including laptops, furniture, electronics, appliances, clothes, bikes, etc.) if they're damaged or stolen.

Renters Insurance covers items lost or damaged in events such as:\*

Weather related: Fire, wind, snow, hail, lightning, freezing, ice

Non-Weather related: theft, vandalism, malicious mischief, water backup of sewer & drains

Earthquake coverage option in California

## **Are my roommates covered?**

You can easily add your roommates to your coverage policy.

## **How much does renters insurance cost?**

The cost of insurance will depend on the amount of coverage you desire for your personal belongings as well as your location.

## **What about liability coverage?**

Renters insurance includes liability coverage for the property up to \$100,000.

## **What are the available payment options?**

Payments are streamlined through your Online Portal and will be processed automatically each month by Roost Renters Insurance via credit card.

## **How can I find out more detail about which specific losses would be covered?**

For specific coverage questions, contact Roost Renters Insurance at (844) 788-0877 or [customerservice@msimga.com](mailto:customerservice@msimga.com),

## **How will my insurance payment appear on my credit card statement?**

Your Roost Renters Insurance payment will appear as "MSI Renters Insurance" in your monthly statement.

## **How do I submit my claims?**

You can submit claims or ask any insurance-related questions by contacting Roost Renters Insurance at (844) 788-0877 or [customerservice@msimga.com](mailto:customerservice@msimga.com), or through your self-service portal at [msimga.com](https://msimga.com). Access to your self-service portal will be provided via email upon purchase of a Roost Renters Insurance policy.

## Where can I access my policy information?

You can view your policy details, documents, payment methods and more in a self-service renters insurance portal at [msimga.com](https://msimga.com). Access to your self-service portal will be provided via email upon purchase of a Roost Renters Insurance policy.

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*\*Actual coverage options vary by state and location.*

*Please refer to your actual policy for a complete list of losses that are covered and not covered.*

*Some categories of personal property coverage have a maximum dollar limit.*

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