



NEW BRUNSWICK FIRE DEPARTMENT

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Media Release / Public Service Announcement

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From: Fire Director Robert C. Rawls

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Re: Renters Insurance:

With at least 80 percent of the City of New Brunswick's population residing in rental properties, the New Brunswick Fire Department would like to make sure all renters are aware of the benefits of obtaining renters insurance to protect their assets in the event of a disaster.

What is renters insurance? Renters insurance is a form of insurance that will pay for personal property that is damaged or stolen in the following situations:

- Fire and smoke damage
- Theft
- Vandalism
- Wind storm and hail
- Explosions
- Water damage from plumbing issues

A rental insurance policy will help you repair or replace your possessions if they are damaged by one of these such situations. Renter's Insurance policies may also include relocation coverage or temporary housing costs in the event that a rental home or apartment is lost in a fire or other disaster.

Renters Insurance can be obtained through major insurance agencies and is as easy to obtain as car insurance.

What about my landlord's insurance? There is a misconception that the insurance held by the owner of a building will cover the personal losses of their renters in the event of a fire, but that is unfortunately not the case. While a landlord's insurance covers the building structure itself, it is not liable for the personal possessions of tenants, such as electronics, clothing and furniture.

The New Brunswick Fire Department wishes to make sure all in our City are covered in the event of a disaster that may affect their home.