Renters Insurance Facts in Texas

1 NOT REQUIRED BY LAW

Texas does not legally require renters insurance, but landlords can require it as a lease condition.

2 WHAT A POLICY COVERS

Personal property, additional living expenses (ALE), personal liability, and medical payments to others.

3 WHAT IS NOT COVERED

Flood damage, building damage (landlord's responsibility), sinkholes, and some disasters without add-ons.

4 AVERAGE COST IN TEXAS

About $20 per month. Prices vary by location, amount of personal property, and liability limits.

5 LANDLORD REQUIREMENTS

Landlords may require renters insurance in the lease and ask for proof of coverage and updates.

6 COVERAGE LIMITS & SPECIAL ITEMS

Policies cap payouts: $100 cash, $500 jewelry, $2,500 business items. High-value items need riders.

7 WHY RENTERS INSURANCE MATTERS

Your landlord's policy does NOT cover your belongings. Protects from theft, fire, and displacement costs.

Protect your belongings. Renters insurance is affordable peace of mind.