

RENTER'S INSURANCE

While Landlord's should have insurance coverage for the dwelling in which you live, you need to be aware that in Hawaii, that coverage does not extend to you personal belongings. Renter's insurance provides protection for you personal possessions against hazards such as fire, lightning, windstorms, hail, explosions, smoke, vandalism and theft.

The cost of renter's insurance is based upon the value of the contents in the dwelling, the age of the structure, the type of construction materials used, and the typed of dwelling (single/multi-family). It is difficult to compute an average cost as the value of personal belongings can vary greatly. However, in the case of a wood-frame single family home or townhouse structure built in 1990, the fee will vary from \$200 per annum for \$25000 worth of contents to \$255 per annum for \$35,000 worth of contents.

The following is a sampling of companies on Oahu who offer renter's insurance:

AIG Hawaii

98-1258 Kaahumanu St, #102

Aiea

Phone: 533-2444

www.aighawaii.com

GEICO Insurance

711 Kapiolani Blvd., Suite 300

Honolulu

Phone: 593-1010

www.geico.com

All State Insurance

98-029 Hekaha St., Suite #4

Aiea

Phone: 485-8660

www.allstate.com

State Farm Insurance

98-199 Kam Hwy

Aiea

Phone: 488-8861

Mililani

Phone: 627-0597

www.statefarm.com

American Mutual Group

1357 Kapiolani Blvd, Suite 1000

Honolulu

Phone: 522-8650

www.amghi.com

USAA (military membership)

Texas

800-531-8111

www.Usaa.com

For more companies offering renter's insurance, please refer to your local telephone directory.