



Maryland Insurance Administration

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For Immediate Release
March 9, 2022

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Consumer Alert: Maryland renters, do you have renters insurance?

The Maryland Insurance Administration encourages all Maryland renters to educate themselves about renters insurance and to consider purchasing a policy. A renters insurance policy can provide:

- Coverage for your belongings if they are stolen or damaged by a specified cause of loss (for example, fire).
- Additional living expenses should you be displaced from your home due to a covered cause of loss.
- Liability coverage to protect you in most instances if you are sued by someone alleging negligence.
- Medical payments to others in case someone is injured on your property.



Since the terms of coverage depends upon the policy you purchase, it is a good idea to read the terms and conditions before you buy and to ask your insurance producer (agent or broker) if you have any questions about what your policy covers.

Important: a "PDLW" is not Renters Insurance

Your property management company or landlord may require that you purchase a Property Damage Liability Waiver (PDLW). **A PDLW is not renters insurance and does not protect you or your property.** Your property management company and landlord cannot sell you a renters insurance policy. Renters insurance can only be sold by a licensed insurance producer.

To learn more about renters insurance, visit the Maryland Insurance Administration's website at www.insurance.maryland.gov or call (410) 468-2000 or toll free at (800) 492-6116.