

Is there any specific information I should be aware of regarding renters insurance in my state?

Some states have specific requirements and discount options for renters insurance coverage. For further details, you can explore our state pages to understand these requirements better

Does a college student require renters insurance for their apartment?

Most property owners mandate renters insurance. Further details can be found in our renters FAQ page

How can I estimate the value of my personal property for renters insurance?

Our Personal Property Insurance Calculator assists you in determining the appropriate amount of rental coverage for your situation

Geico Renters Insurance Overview

Marketwatch
rating:4.7

J.D. Power
rating:N/A

State availability:50 states and Washington, D.C

AM Best
rating:A++

What type of damage does renters insurance cover?



Fire and smoke damage

Extends to reimbursing for personal belongings and may also cover additional living expenses like hotel or dining costs incurred due to damage to the rented home



Vandalism & Theft

Your renters insurance may cover the theft of your television and computer, reimbursing you up to your policy limits (minus deductible)



Weather Impact

Renters insurance can provide coverage for various weather-related impacts, such as windstorms and damage caused by the weight of snow, sleet, and ice.



Water Damage

Renters insurance could assist in covering your possessions if water damage occurs suddenly and accidentally, unless specifically excluded by the policy



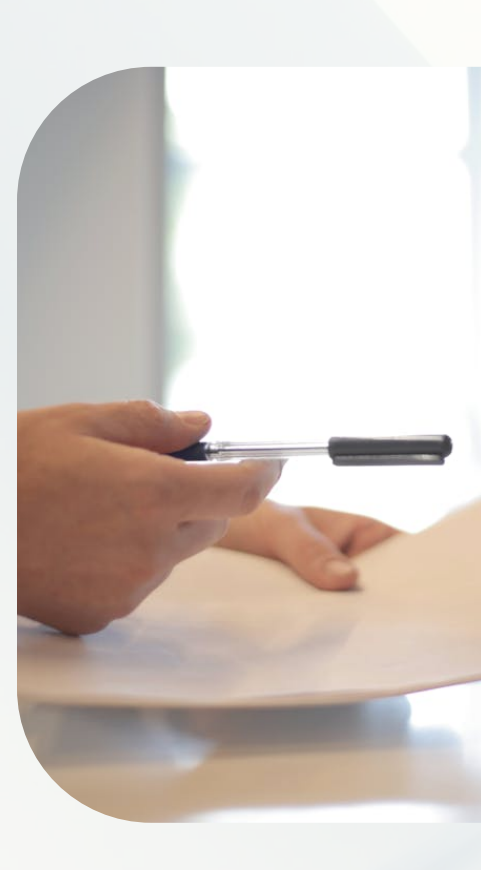
Visitor Injuries

Personal liability coverage may aid in covering medical expenses for others caused by you or members of your household, including pets. Additionally, it could assist with legal expenses in the event of a lawsuit



Items Covered by Renters Insurance

Personal property coverage safeguards your belongings, encompassing items like computers, electronics, clothing, furniture, and appliances that you've brought into your home



How To File a Renters Insurance Claim

01

Inform your landlord

02

File a police report if necessary

03

Contact your renters insurance company

06

Update your inventory of personal possessions

05

Complete the claim filing process

04

Document your losses

GEICO Renters Insurance financial specifics

Premium Costs

- GEICO renters insurance premiums are determined by factors like coverage amount and deductible choices.
- Policies can be affordable, starting at \$12 per month.
- Customize your policy using GEICO's personal property calculator and mobile app's Personal Property Scanner.

Payment Options

- Managing policies is easy with online payment options, policy viewing, document requests, and agent contact.
- Refer to GEICO's provided contact numbers for claims reporting.

Discounts and Promotional Offers

- Bundling renters insurance with auto policies maximizes savings.
- Additional discounts available for home security systems, multi-policy bundles, personalized quotes via zip code tracker, and special coverage for valuable items like jewelry.

Claim Payout Ratio

- GEICO's claim payout ratio is 1.52, higher than the national median of 1.00.
- Renters insurance claims consider factors such as actual cash value, replacement cost value, specific limits, and deductible.
- Renters coverages are underwritten by non-affiliated insurance companies through GEICO Insurance Agency, LLC.

Local Agent Listings

- GEICO offers a network of local insurance agents nationwide to assist with renters insurance needs.
- Find a nearby GEICO insurance agent through their Agent Locator page by searching by state or browsing listings.

Agent Qualifications and Reviews

- GEICO's renters insurance policies are provided by unaffiliated third-party companies, underwritten by them while GEICO acts as a broker.
- Quality of policies may vary based on the underwriting company.
- Although GEICO lacks a NerdWallet star rating, individual customer reviews and ratings, such as the A+ rating from the Better Business Bureau, offer insights into the overall customer experience.

Broker Partnerships

- GEICO renters insurance is available through partner companies like Liberty Mutual and Travelers.
- Qualify for a discount by bundling auto and renters policies if you already have car insurance with GEICO.
- Detailed coverage options may not be available on GEICO's website as they depend on the specific underwriting company; customization requires a personalized quote.