

Insure your possessions for the cost of a Pizza!!

Insurance isn't just for automobiles and homeowners. "People say, 'I don't think I have a lot of stuff. I don't want to pay money to insure it.' They don't think it's very valuable," says Amy Danise, senior managing editor of Insure.com.

But even the sparsest of apartments could have at least \$1,000 worth of stuff after things such as a bed, computer and clothing items. "It would really be a financial disaster to renters to lose all of your things in something like a fire and not have insurance for it. That kind of financial blow can affect you for the rest of your life," she says.

Many renters also wrongfully assume they fall under the protection of their landlord's insurance, Salvatore says. Landlord policies would take care of the actual building and common areas in the case of a disaster, but not the belongings of the tenants.

So get your belongings covered before it's too late!



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