

Move-In Renters Insurance Checklist for Stockton Renters

Renting a place in Stockton? Whether you're a student at the University of the Pacific, a family relocating to Lincoln Village, a healthcare worker in Midtown, or sharing an apartment with roommates near Delta College, this checklist helps you understand what renters' insurance covers and what to watch out for.

Before You Choose a Policy

- ☐ Check existing coverage. If you're covered under a family homeowner's or renter's policy, confirm the limits and conditions (especially if you're a student or dependent).
 - ☐ Know your property value. Estimate the total value of your electronics, clothes, furniture, and essentials.
 - ☐ Understand liability protection. Standard renters insurance includes personal liability coverage, but verify it applies to your rental setup.
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Common Rental Types in Stockton

Apartment or Single-Family Rental

- Required by many landlords.
- Confirm policy address matches your lease.
- Choose coverage that protects theft, fire, and water damage.

Shared Housing or Roommate Situations

- Each roommate should carry their own policy.
- Don't rely on one person's policy to cover shared belongings.
- Confirm liability coverage applies to shared spaces.

Student Housing or Dorm Rooms

- Check if a parent's policy covers the dorm (often limited).
- Consider a separate policy for high-value items like laptops or instruments.
- Document your belongings before move-in.

What Your Renters Policy Should Include

- **Personal Property Coverage:** Start with \$10,000–\$30,000, depending on what you own.
- **Liability Coverage:** At least \$100,000 in case of injuries, fire, or damage to others.
- **Loss of Use:** Covers hotel stays if your rental becomes uninhabitable.
- **Medical Payments:** Covers injuries to guests without a lawsuit.

Common Exclusions to Watch For

Most renters' insurance policies don't cover:

- Flood damage (consider a separate policy if needed)
- Earthquakes (Stockton is in a moderate-risk zone ask your provider)
- Mold, pests, or neglect-related damage
- High-value jewelry or collectibles (add riders as needed)

What to Save for Insurance Claims

- Inventory photos or videos of your belongings
- Receipts for electronics or valuables
- A copy of your declarations page (policy summary)
- Claims phone number or app info

Notes:

Final Tips for All Stockton Renters

- Take photos of your space before and after move-in
- Don't skip liability it covers the most expensive risks
- Update your policy if you move, sublet, or store items
- Ask about bundling options if you have auto insurance

Local Tip

Some apartment complexes in Stockton require proof of renters insurance before handing over keys. Check your lease or ask your landlord early to

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