

Elimination of Renters Insurance: Frequently Asked Questions

I am currently on a lease with Ohana Military Communities. When will I have to provide my own Renters Insurance?

- Since you are on a current lease with us, we will be providing you with Renters Insurance until the end of your lease term. After your current lease expires, we will no longer be providing you with it, meaning if you elect to have Renters Insurance, *you will be responsible for it on your own*.

Okay, but remind me why I have to again?

- Renters Insurance protects your dwelling from many various risks and liabilities. Acquiring Renters Insurance for your home is *for your own protection*. We encourage all residents to carry Renters Insurance which will cover your personal property and any additional property or liability insurance from all injury, loss, damages and liability from fire, water, theft, vandalism, and potentially other causes.

I am on a month-to-month lease term. When will I have to provide my own Renters Insurance?

- You will have to provide your own Renters Insurance **by February 15th, 2018**. Effective this date, we will no longer be providing it to you.

I am moving in before February 15th, 2018. Does this mean you won't provide me with Renters Insurance at all?

- **No**. We will still be providing you with Renters Insurance which will remain in effect until the end of your lease term. After your lease *ends*, you will be responsible for acquiring it on your own.

I am moving in on or after February 15th, 2018. Does this mean I will have to provide my own Renters Insurance?

- **Yes**. Because we will no longer be providing Renters Insurance effective February, 15th 2018, you will have to obtain your own.

Got it. So, where can I get Renters Insurance and how much is it going to cost me?

- Your choice of insurance provider is entirely up to you. While we do not endorse any specific insurance company, there are a number of local and nationwide-based providers out there that can offer you Renters Insurance for a fee you can be perfectly agreeable with. Below is a list* you can start with:
 - [State Farm](#)
 - [USAA](#)
 - [Island Insurance](#)
 - [DTRIC](#)
 - [Trusted Choice](#)
 - [Effective Coverage](#)

I think I understand, but I still need someone to speak with. Who do I call?

- If you have questions or need additional information, please contact your community office at the following numbers:

Halsey Community Center (East Office): (808) 839-8620

Moanalua Terrace Community Center (West Office): (808) 839-8640

Pearl City Peninsula Community Center (Central Office): (808) 839-8670

We thank you for your time, and your continued dedication and service and for choosing to call Ohana Military Communities your home.

