

Minimum Tenant Liability Insurance Requirements



- Liability coverage is required and must be for a minimum amount of \$100,000 for damage to both Landlord's and third parties' property.
- At a minimum, the below perils must be covered:
 - Fire
 - Smoke
 - Explosion
 - Backup or Overflow of Sewer, Drain or Sump
 - Water Damage/Discharge
- Policy shall be written NOT contributing with, and in excess of, coverage that landlord may carry; and must waive all rights of subrogation against landlord and property manager.
- The Property Manager must be named as an "Additionally Interested" party on the insurance binder:

BlueHome Property Management
1060 Woodcock Rd. Ste 118
Orlando, FL 32803

- Tenant must provide property manager evidence of required insurance levels showing policy is in effect, when it will start and end, and who is named on the policy.
- Deductible for Property Damage Liability must be less than \$1,000 or the tenant's security deposit amount, whichever is lower.
- If Tenant has a pet or service animal, we must have a copy of the policy showing no exception regarding animals, and/or a letter or email from your insurance agent stating that liability coverage is provided and that your pet type and breed is not excluded. Coverage of at least \$25,000 is required.
- ALL tenants living in the home must be named as additionally insured. Named as "additionally interested" is not the same.