Name: _________________________________________

In each of the following situations which type or types of homeowners coverage would you expect to cover your loss? Explain why.

**Scenario No. 1:** A fire from another apartment destroys much of your apartment and your belongings.
- **Your property coverage covers your belongings,**
- **Loss of use may cover temporary living quarters if needed.**
- **Your policy does not cover repair of the apartment itself.**

**Scenario No. 2:** You are negligent and leave food on your hot stove, starting a fire which destroys your kitchen and damages the apartment above.
- **Your property covers the belongings in the kitchen,**
- **Liability covers damage to the building.**

**Scenario No. 3:** A pipe accidentally bursts inside the wall and the water destroys your belongings.
- **Your property coverage covers the belongings**

**Scenario No. 4:** Your landlord is negligent in not repairing a plumbing problem you've been reporting, and a pipe bursts.
- **Since your landlord is definitely negligent this is his liability and should be pursued through his insurance.**

**Scenario No. 5:** Someone trips and falls in your apartment and is injured.
- **Your liability**

**Scenario No. 6:** Your dog runs into a neighbor's apartment and destroys her carpet?
- **Your liability**

**Scenario No. 7:** Your apartment is broken into, and your stereo, television, and some jewelry are stolen.
- **Your property**

**Scenario No. 8:** Your landlord claims you have damaged the apartment and is keeping part of your security deposit. Will the renters insurance cover this loss?
- **Nothing. This is a separate legal contract.**