

Interested Party Request Template

A short, correct request to send a tenant or their insurance agent so the landlord is added as an interested party.

Why interested party (and not additional insured)

Interested-party status, sometimes called additional interest, authorizes the insurer to notify you when the policy status changes: cancellation, non-renewal, lapse, or removal. It is the status Oregon lets a landlord require, and the one that actually keeps you informed. Additional insured is a different thing, does not fit a renters policy the way owners assume, and cannot be required in Oregon.

Sample request (email or letter)

Subject: Please add us as an interested party on your renters policy

Hello [Tenant name],

As part of your lease, please have your renters insurance carrier add us as an **interested party** (also called additional interest) on your policy. This simply lets your insurer notify us if the policy cancels, lapses, does not renew, or if our status is removed. It does not give us any coverage or access to your policy.

Please provide: your carrier name, policy number, liability limit, and renewal date, and confirm once the interested party has been added. If it is easier, you or your agent can send us the updated declarations page.

Thank you,
[Landlord / Property Manager name]
[Contact information]

For the tenant's agent

If the tenant routes this to their agent, the request is simply: add [Landlord/PM legal name and mailing address] as an interested party / additional interest on policy number [____], and issue confirmation plus an updated declarations page.

Do not forget the verification step

Requesting it is half the job. Confirm the status was actually added rather than just promised, and re-confirm after any carrier switch, which is exactly when landlords get silently dropped.