Landlord Renters Insurance Compliance Checklist

A move-in-through-renewal process for requiring, verifying, and backstopping tenant renters insurance. Oregon focus (ORS 90.222).

1. Getting the requirement right

- The requirement is written into the lease, not just verbal
- The lease requires interested-party status, not additional insured
- The required liability amount is within the ORS 90.222 cap ($100,000 per occurrence or the customary local amount, whichever is greater)
- You account for the income exemption (tenants at or below 50% of area median income)
- You carry comparable liability coverage on the property and can document it on request

2. At move-in

- Collect the declarations page and confirm limits meet the lease
- Confirm interested-party status was actually added, not just promised
- Record the carrier, policy number, limits, and renewal date
- Give the tenant the required documentation of your comparable coverage if requested

3. Ongoing verification (where owners get exposed)

- Re-verify coverage at each renewal, not just at move-in
- Watch for carrier switches that silently drop your interested-party status
- Check that limits still meet the lease after any policy change
- Act on every lapse, cancellation, or non-renewal notice
- Maintain a backstop for units that fall out of compliance

> The move-in dec page is a snapshot, not a system. Coverage lapses, switches, and drifts over a tenancy. The steps in section 3 are where a requirement becomes real protection.