Move-In Insurance Verification SOP for Property Managers

A standard operating procedure so tenant-insurance verification does not depend on one person remembering.

Purpose

To standardize how staff verify tenant renters insurance at move-in and over the tenancy, so coverage is consistently required, recorded, and re-verified across the portfolio. Oregon focus (ORS 90.222).

Step 1 — At lease signing

- Confirm the lease includes the renters insurance clause with interested-party language
- Confirm the required limit is within the ORS 90.222 cap
- Note any tenant who qualifies for the income exemption

Step 2 — Before or at move-in

- Collect the declarations page; confirm carrier, policy number, limit, and effective/renewal dates
- Confirm interested-party status was added (do not accept a promise)
- Record all of the above in your system of record, with the renewal date flagged

Step 3 — Ongoing

- Re-verify coverage at each renewal date
- Treat any lapse, cancellation, or non-renewal notice as an action item, not a filing
- After any carrier switch, re-confirm the policy and re-add interested-party status
- Escalate non-compliant units to the backstop process

Step 4 — Ownership

Assign one role, not one person, to own this SOP so it survives turnover. If verification depends on someone remembering, it will fail during the busy season, which is exactly when a gap is most expensive.

> Tip: an agent-managed tenant book automates most of Steps 2 and 3, because the agency is on the policies and receives the notices directly. That turns re-verification from a fire drill into a routine.