

ORS 90.222-Compliant Renters Insurance Lease Clause Template

A starting-point lease clause for Oregon landlords. This is a template to discuss with your attorney, not final legal language.

Have your attorney review this before use. This template reflects our reading of ORS 90.222 and is not legal advice. Statutes change and facts vary. Your attorney should confirm the current law and adapt the language to your lease and property.

Sample clause (for attorney review)

Renter's Liability Insurance. Tenant shall obtain and maintain, for the duration of the tenancy, renter's liability insurance with a liability limit of not less than \$_____ per occurrence, consistent with ORS 90.222 and not exceeding the statutory maximum. Tenant shall name Landlord as an **interested party** (also called additional interest) on the policy, authorizing the insurer to notify Landlord of cancellation, non-renewal, lapse, or removal of the interested party. Tenant shall provide documentation of the policy at move-in and upon Landlord's reasonable request during the tenancy.

Income exemption. This requirement does not apply to Tenant if Tenant's household income is equal to or less than 50 percent of the area median income, adjusted for family size, as determined under applicable Oregon methodology, or as otherwise exempt under ORS 90.222.

Landlord coverage. Landlord maintains comparable liability insurance and will provide documentation of that coverage to Tenant upon request, orally or in writing, consistent with ORS 90.222.

What this clause deliberately does not do

It does not require additional insured status, which Oregon does not permit a landlord to require on a tenant policy. It does not use loss payee or beneficiary language, which do not fit a renters policy. It requires interested-party status, which is the notification tool the statute allows and the one that actually alerts you to a lapse.

Fill-in checklist

- Set the per-occurrence limit within the ORS 90.222 cap
- Confirm your own comparable coverage before relying on this clause
- Attach or reference your verification process
- Have your attorney confirm current statute text and adapt the language