

[Landlord Name]  
[Address]  
[City, State, Zip Code]  
[Date]

[Tenant Name]  
[Address]  
[City, State, Zip Code]

**Subject: Explanation of Liability Protection and Insurance Requirements**

Dear [Tenant Name],

This letter is to provide information regarding liability protection for both the landlord and the tenant during your tenancy at [Property Address].

As the landlord, I maintain a commercial general liability insurance policy. This policy is designed to protect the property owner against claims of bodily injury or property damage occurring on the premises due to negligence in maintaining common areas or structural elements of the building.

However, it is important to understand the limitations of the landlord's liability protection:

- **Personal Property:** The landlord's insurance does not cover your personal belongings (furniture, electronics, clothing) in the event of fire, theft, or water damage.
- **Tenant Negligence:** The landlord is not liable for damages or injuries caused by the actions or negligence of the tenant or the tenant's guests.
- **Relocation Costs:** The landlord's policy typically does not cover your temporary housing costs if the unit becomes uninhabitable.

To ensure you are fully protected, your lease agreement requires you to maintain a Renter's Insurance policy. This policy provides you with:

- **Personal Liability Coverage:** Protection if you are found legally responsible for injury to another person or damage to their property.
- **Personal Property Coverage:** Compensation for the loss of your belongings inside the rental unit.
- **Loss of Use:** Coverage for additional living expenses if you are forced to move out temporarily due to a covered peril.

Please provide a Certificate of Insurance naming [Landlord/Property Management Name] as an "Interested Party" or "Additional Interest" by [Date].

If you have any questions regarding these protections, please feel free to contact me.

Sincerely,

[Landlord Signature]

[Landlord Printed Name]