



**Date:**

**Dear Residents,**

This is a reminder about two important items for your safety and protection:

### **1. Insurance Coverage**

We want to clarify the difference between liability insurance and renter's insurance, as the two provide very different protections:

- Liability insurance covers accidental damage you may cause to the property. For example, accidental flood or fire then liability insurance may help cover those costs.
- Renter's insurance that you get with your own insurance protects *you*. It covers your personal belongings if they are lost or damaged due to fire, flood, theft, or other covered events. It can also provide temporary housing assistance if you are displaced from your home. Even a short displacement—just a week—can be stressful and expensive, and renter's insurance is designed to help with those costs. Talk to your individual insurance agent for coverage details.

### **2. Safety Equipment**

Each home should have:

- A carbon monoxide (CO) alarm
- Smoke alarms
- A fire extinguisher near the kitchen

Please take a moment to inspect your home and confirm these items are in place and working properly. If something is missing or not functioning, submit a maintenance request through your tenant portal so we can resolve it quickly. It is your responsibility to change the batteries.

We appreciate your attention to these important matters. For additional reminders, you can also visit the maintenance section at [www.kasteelproperty.com](http://www.kasteelproperty.com).

Thank you,  
Kasteel Property Management