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The Smart Way To Insure Your Home

For Hawaii Renters

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How can we
help you?

Insurance Guide

Say Aloha To Easy Hawaii Renters Insurance With Effective Coverage

People rent for many reasons in Hawaii. Many people find that it just doesn't make sense to purchase a home here, considering the way prices have risen. Other people are new to the island or only here for a few months or a few years. No matter why you choose to rent, Hawaii renters insurance is an important part of protecting your lifestyle. Living here is expensive, and replacing personal property after a loss can also be expensive. Renters insurance takes those worries off your mind.

Why do people neglect to buy renters insurance in Hawaii?

- They think only homeowners can get insurance.
- They think the landlord insures their property.
- They assume renters insurance in Hawaii is expensive.

All of these are false. As a renter, you're entitled to the same protections that a homeowner is, but for a much lower cost. That's because you're not covering the structure of the dwelling. The landlord can't insure your property, because they don't own it. Hawaii renters insurance is very affordable.

How can we
help you?

People often have questions about renters insurance in Hawaii, since covering a home on an island is a new experience for many people. Effective Coverage created the 2018 Hawaii Renters Insurance Guide to help educate residents on the availability of affordable renters insurance in Hawaii and nationwide. Our mission is to provide solutions for those buying insurance because insurance is our world, and we want you to get back to yours. That's doubly true when your world is as beautiful as Hawaii.

As the premier Hawaii renters insurance provider, we often find that people have many questions about their coverage, or aren't even aware that they have the ability to get coverage as a renter. That's why we create these guides, fitting with our mission to provide solutions for those buying insurance because insurance is our world, and we want you to get back to yours.

Hawaii is, of course, far more than just Honolulu. Whether you live in Pearl City or Kahului, Waipahu or Kaneohe, or anywhere else on any of the islands, Effective Coverage offers easy and affordable renters insurance in Hawaii that lets you get covered and then get on with your life. Enjoy our 2018 Hawaii Renters Insurance Guide, and if you still have questions just call [\(800\)892-4308](tel:8008924308). A friendly insurance expert will be there to answer your questions and help you get the coverage that you need quickly and at an affordable price.

**How can we
help you?**

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Is Hawaii Renters Insurance Affordable?



Yes, Hawaii renters insurance is affordable!

- The national average price of renters insurance is just fifteen dollars a month.
- While the cost of living in Hawaii is high, the cost of renters insurance is now.
- Replacing everything you own after a fire or a storm is expensive. Transporting your car to the island is expensive. Renters insurance is not.
- Liability coverage pays for the loss and also pays for your defense against the claim. There is no other way to get legal representation so affordably.

**How can we
help you?**

You should consider more than just the real dollar cost of renters insurance in Hawaii. Consider the costs from which it can protect you, and the ways that it can protect your future. It's worth having coverage for the peace of mind, the security, and the protection for your family's future.

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What Does Hawaii Renters Insurance Cover?

Hawaii renters insurance covers your personal property at [replacement cost](#) against a wide variety of [renters insurance perils](#) that are named in the policy.

- Fire
- Theft
- Vandalism
- Many other covered perils

Volcanic eruption is a covered peril, as well. That's particularly important in Hawaii.

Renters insurance also protects you against the costs of bodily injury or property damage that you cause to others.

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- Liability defends you against a claim that you caused bodily injury or property damage.

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- Inside or outside your home, it doesn't matter. If your negligence caused the loss, your policy can respond.
 - Accidentally bump someone's Mercedes with your shopping cart? Auto insurance won't cover you, renters insurance liability will.
 - Did dinner get out of control and cause a small kitchen fire? Smoke damage to your property *and* damage to the apartment can be covered.
 - Personal property and liability claims often go hand in hand. Your policy contains several types of coverage that work together to protect you.

It's also important to note that defense coverage – the insurance company paying for your defense – applies whether or not the claim is valid. You get the defense coverage even if the claim against you is false, frivolous, has no merit, or otherwise shouldn't have been brought. This is important because a claim could become a default judgement if there is not defense. Your policy prevents this. All you have to do is notify them of the claim.

You've also got medical payments to others coverage.

- Medical payments covers small injuries to guests in your home.
 - Did someone trip over their own two feet and twist their ankle?
 - If a dinner guest is injured on a broken glass, this may not rise to a liability claim but payment can still be made.
- How can we help you?

Don't forget about loss of use coverage. When you have a covered loss, this kicks in to pay for the additional costs of living caused by the covered expense.

- Hawaii hotels are expensive in 2018, especially at the last minute.
- You'll have additional transportation costs to get to work and get your kids to school.
- Repairs to your home often take a long time.
- Loss of use applies if another tenant has a fire and the building is unusable as a result.

All of these coverages work together on your Effective Coverage policy to make sure that you have broad protection against a wide variety of risks. The reason that renters insurance is a package policy is that many people aren't deeply familiar with risk management. Rather than making you select individual policies for fire, theft, loss of use, and the like, they're all part of the policy. That helps you to get covered and get back to your life.

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Why Do I Need Hawaii Renters Insurance?

Renters insurance in Hawaii brings protection from many different risks. Ridiculous lawsuits are common, even in the peaceful islands of Hawaii, and the liability coverage that's built into your Hawaii renters insurance policy can protect you from a frivolous judgment and defense costs. Not

all liability claims are questionable, however. If there's an apartment fire in Hawaii, are you willing to stake your future earnings on the fact that it was the outlet and not your negligent use of the microwave that caused the fire?

Hawaii renters insurance also covers your personal property, of course. Fire, theft, and vandalism are the most common perils causing personal property losses, but several less common perils are also covered on Hawaii renters insurance. "Weight of ice and snow," comes to mind as covered perils which may be very low risk in Hawaii. Things like that are covered because they're part of the standard policy form, and continuity makes for efficient underwriting and lower costs.

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Can My Landlord Require Me To Buy Renters Insurance In Hawaii?

Yes. Your landlord can and probably does require you to buy renters insurance in Hawaii.

- Landlords want to know that you can pay another tenant who you cause bodily injury or property damage to.
- Your landlord's insurance will sue you to recover what they paid if a fire or other loss is your fault. This is called subrogation, and your policy protects you.

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- Many people think the landlord insures their property, but that's never true. The landlord has no insurable interest in your stuff.
 - Property managers want to be sure that you can continue your lifestyle and remain a resident, come what may.
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Your policy protects you from the landlord, the landlord's insurance company, other residents, and the sort of things that life has a habit of throwing at us. All of this coverage is easy and affordable, and your landlord knows this. They want you to be protected and to continue to live in the community, so there's a renters insurance requirement in your lease.

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Why Do I Need Renters Insurance In Hawaii If My Landlord Has Insurance?

The short answer is because your landlord doesn't have coverage!

- Your landlord does **not** have coverage for you, your property, or your liability.
 - Your landlord *probably* has insurance on the building, but you would likely never know if he let the policy cancel.
 - If someone is injured on the premises, they'll sue both you and the landlord. The landlord's policy won't defend you, but your renters insurance will.
- How can we help you?

- Many tenants are surprised to find their landlord in foreclosure. Landlords who don't pay the mortgage probably don't pay insurance either. If you damage the building once the bank owns it, they *will* sue you and they *will* win. Your policy protects you.

Your landlord does not and may not insure your personal belongings, nor your liability. Hawaii renters insurance is the one and only way to protect your personal property because your landlord has no responsibility of any kind for it. There are only two practical ways for you to mitigate the risk. The first would be to have a savings account large enough to replace everything you own and to cover liability. That's not practical for most people and it exposes you to even larger liability claims. The second, and better way, is to have Hawaii renters insurance to provide coverage for those risks.

You own more than you think. Look around. Add up your computer, electronics, and furniture. Use retail prices because you don't have much chance to shop around in a crisis. Specifically, use retail prices near your home, because a number of things cost more here. Hawaii renters insurance protects you in a crisis by paying you the replacement cost on your personal property so you can quickly and efficiently go back to the way life was.

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Bonus Section: 2018 Guide To Renting In Hawaii

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2018 Costs Of Renting In Hawaii

Hawaii is one of the most expensive states to rent in. There's a great deal of competition for apartments and rental homes, especially if you're coming from out-of-state. Utilities are more expensive here, as is gas. You'll want to budget accordingly for that. You'll also want to budget time for your commute, and plan where you want to live accordingly.

Chances are strong that you'll be responsible for utility costs of your rental. That's normal, but make sure that you don't put the service in your name until you move in. Once in a while, an unscrupulous landlord will suggest that you turn utilities on early so they can do repairs, or for other reasons. This is a bad idea, and a big red flag.

Finding An Apartment In Hawaii

Hawaii is a unique real estate market, in that many people want to live here and there is a very limited amount of space and a very limited number of rentals. It's not impossible, by any means, but you've got to be dedicated. First and foremost, you'll want to figure out the area you want to live in and your budget. Make sure that those two pieces of information match up reasonably, or you could be sorely disappointed.

**How can we
help you?**

Keep an eye on listings, even before you're ready to make the move. Whether you're moving to Hawaii or just across town, you might find an

opportunity that's worth jumping on. When you're actually ready to move, you should be reviewing listings at least twice a day because they don't last long. If you're moving from elsewhere, you'd be well advised to get a local phone number. It will help increase the number of answered calls and callbacks you get from potential landlords. You can do this for free with Google Voice, or with a cheap prepaid cell phone.

When you find the perfect home, make sure you protect it with the perfect Hawaii renters insurance. Just call [\(800\)892-4308](tel:8008924308) or click above to get covered right now! Effective Coverage has made it quick and easy to get the protection you need and the insurance answers you deserve.

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Hawaii Renters Insurance In The News

- [Honolulu Apartment Fire Destroys Unit, Smoke And Water Damage To Property In Other Apartments](#)
- [Moilili Apartment Blaze Put Out, All Residents On Same Floor Denied Access To Homes](#)
- [Ala Moana Apartment Fire Cause To Remain Unknown](#)

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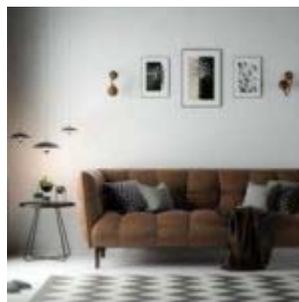


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What Happens When

Space Station



Does Renters Insurance help you? Cover

r Items Lost Or

Tiangong-1 Crashes to Earth?

On April 1st, 2018, China's first space station Tiangong-1 is expected to come crashing back to earth. In case you are not familiar, Tiangong-1 was launched September 29, 2011. The craft was launched without any passengers and settled into orbit just below the International Space Station. Tiangong-1 is Chinese for "Heavenly Palace" although its fall from space seems to be anything but [Read More...](#)

10 Ways to Make Your Apartment Feel More Grown-Up

Have you ever looked around your apartment and thought to yourself, "Wow, this looks like my freshman year dorm room"? OK, that's an extreme case, but it takes a lot of years — your entire 20s, maybe — to settle into a space that feels totally grown-up yet still reflects your personal style. There's a time and a place for funky [Read More...](#)

Stolen At The Airport?

Recently, Roberta from Portland, Oregon sent us a question; Does renters insurance cover items lost or stolen at the airport? Does my policy cover my stuff if it's not in my home? If not, what protects my stuff while I'm away on vacation? Well Roberta, we're so glad you asked! We get this kind of question a lot, and it's [Read More...](#)

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