



MAINTENANCE SELF-HELP SOLUTION

FIRE OR GAS LEAK

Hopefully you are reading this ahead of time to be prepared in the event of an emergency.

Gas Leak: Natural gas used in homes has a rotten egg odor. Your gas company has an emergency number. You should call that number and exit the house until they arrive. DO NOT use any cooking or electrical items.

Fire: Exit the property taking only people and pets. Stuff can be replaced and, even if it is sentimental or valuable, your life is worth far more. Leave it and exit. Then, call 911 and MMI's emergency line – IN THAT ORDER

Insurance: Since you are reading this ahead of time, let's talk about insurance. The owner's insurance covers ONLY the reconstruction of the property; not your personal belongings. It is not likely that you will recover any costs of furniture and property replacements from the owner. You must have your own insurance. Renter's insurance can cost as little as \$150 per year. If you think you have nothing worth insuring, think again. There are cases where the tenant had an accident that caused the house to burn. The insurance company can come after the tenant to recover their losses. If your toaster causes the fire, you may be held responsible for that \$5,000 or \$50,000 or \$500,000 fire. For a mere \$150 to \$200 per year, you can transfer that risk to an insurance company of your own who cannot come back after you. Renter's insurance is available from most insurance companies.