

Off-Campus Living Moving In Transcript

Moving into your new place can be an exciting and stressful time. Between making sure you have all of the basics, arranging furniture, and getting all the utilities hooked up, there is a lot to consider. This information will make the process easier.

A renter's insurance policy is a form of protection for you and your belongings. It helps protect you and your property from things like theft, fire, vandalism, and more.

Purchasing renter's insurance is a sound decision if you are moving off campus, especially if you have expensive electronic equipment. How much renter's insurance you need is based on what you own and how much your belongings are worth. If you have high-ticket items you might want to get extra coverage.

Renter's insurance also includes liability coverage, which can cover your legal and medical fees if someone gets hurt in your apartment. Your renter's insurance policy may also pay for any increase in living expenses necessary in the event that theft, fire, or other unforeseen circumstances force you out of your apartment.

If your parents or guardians already have an insurance provider, ask them to check if your belongings can be covered under their insurance policy. If you pay for car insurance, check to see if they provide renter's insurance at a discounted rate. In some cases, apartment properties will offer basic liability coverage.

As a final note, make sure you read all literature provided, ask questions, and be sure your policy makes sense to you and covers your needs.

Deductible: This is a specific amount of money you have to pay for every claim you file.

Deductibles vary, so be sure to ask how much your deductible will be.

Minimum Coverage: Some policies won't cover your property for less than a specific amount.

Usually the minimum range is between \$8,000 and \$10,000.

Liability: Liability coverage can range from \$100,000 to \$300,000. In most cases, more coverage is better. Check to see if your policy will cover your attorney costs in a civil suit, and/or medical damages for you and others.

One of your responsibilities living off campus is to contract with companies to provide your utility services. These services could include electricity, gas, water, sewer, cable, internet, trash, and recycling services. However, some leases may provide one or more of these services for you. Make sure you ask your landlord or leasing agency before you start making arrangements. Some common utility providers include the City of Flagstaff, APS, UniSource, CenturyLink, and SuddenLink. However, an internet search will give you results of additional cable and internet providers in the area.

If utilities are not included in your monthly rent, make sure you consult with each utility provider for specific details such as how to start services, the amount of time it takes to activate services, and if account activation fees apply.

On the day you move in, perform a move-in inspection, preferably with your property manager present. Record the condition of all items and immediately after completion, submit a detailed move-in condition report. You can also take date-stamped pictures of any damage and even make a narrated video for proof of condition. Be sure to send the pictures and video to the landlord and save a copy of them in the cloud in case you lose your phone. Finally, make sure you get a copy of the move-in condition report, signed both by you and the landlord, for your files. Upon moving out, this documentation will be essential to encourage fair treatment of your security deposit, if any, and deter wrongful charges.

Changing your address should be one of the first steps you take when moving into your new place. We recommend doing it online through the U.S. Postal Services website, submitting a form at the closest post office, or printing one off and mailing it.

Since you are in the process of changing your address, this is a great time to register to vote or update your current voter registration information. If you have an Arizona driver's license and your vehicle is registered in Arizona, change your address online or at any Motor Vehicle Services location.

[U.S. Postal Services website](#)