

# CONTAINER INSURANCE

## overview and tips



Our goal is to provide the **peace of mind** you need to **store, move, or protect** your belongings. Whether you're renting a container for a remodel or buying one for your business, we want you to feel confident that your items—and the container itself—are well-protected.

|                  | Renting a Container at Home  | Container Rental at Business or Job Site   | Buying a Container   |
|------------------|--|--|--|
| PRIMARY COVERAGE | <ol style="list-style-type: none"><li>1. Homeowner's or Renter's Policy</li><li>2. Optional Add-On (Endorsement)</li><li>3. Tenant Insurance</li></ol>   | <ol style="list-style-type: none"><li>1. Commercial Property Policy</li><li>2. Inland Marine (<i>for mobile containers</i>)</li><li>3. General Liability</li></ol>   | <ol style="list-style-type: none"><li>1. Homeowner's or Commercial Policy</li><li>2. Inland Marine (<i>for mobile containers</i>)</li><li>3. Specialty Container Coverage</li></ol>  |
| COST             | <ul style="list-style-type: none"><li>• Endorsement might be a small monthly fee or one-time addition.</li><li>• Tenant insurance often charges monthly per \$1,000 in coverage.</li><li>• Evaluate cost vs. coverage.</li></ul> | <ul style="list-style-type: none"><li>• Varies widely by business size and risk.</li><li>• Container Rental company may require minimum coverage.</li><li>• Inland Marine coverage typically adds a small amount to your annual premium.</li></ul> | <ul style="list-style-type: none"><li>• May pay a bit more for "other structure" coverage.</li><li>• Decide if you want replacement value or actual cash value.</li><li>• "Replacement cost" coverage is often higher but more protective.</li></ul> |
| NOTES            | <p><i>Not all homeowners policies automatically cover the container. Always ask your agent. Most Container Rental companies require minimum proof of coverage.</i></p>   | <p><i>Add container as "covered property." Keep in mind that the contents may not be covered if not specified. Ask Insurer to list your Container Rental Company as "Additional Insured"</i></p>   | <p><i>Notify Insurer as the container itself might not be covered unless listed. Theft coverage may require proof of forced entry. Always use the Lockbox and Padlock.</i></p>   |

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**Insurance isn't about expecting the worst; it's about having a plan so you can live with fewer worries.**

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# TOP 10 QUESTIONS TO ASK *Your Insurance Agent*



By asking these questions, you can pinpoint any coverage gaps and ensure **your container**—and everything inside it—is properly **protected**, whether you're a **homeowner, mover, or business owner**.

## ***“Will my current policy automatically cover a container on my property?”***

- Find out if your homeowners or commercial policy already includes detached structures or if you'll need an endorsement.

## ***“Is there a limit on how much of my personal property is covered off-premises?”***

- Many policies only include 10% coverage for items stored away from your main address, which may not be enough.

## ***“Do I need special coverage for moving containers?”***

- If you're moving out of state or storing items in transit, consider inland marine or transit coverage.

## ***“Does my insurance cover my belongings when they're not at my property?”***

- Ask if your policy covers items stored at a container yard and if it protects your belongings from damage while they're being transported to their final location.

## ***“How is the value of my items determined in a claim?”***

- Some policies pay replacement cost, while others pay the actual cash value (which factors in depreciation).
- **PRO TIP:** Record a quick video or take photos of your items before loading your container. This helps document their condition and supports a fair claim.

## ***“Does my policy protect the container itself or just what's inside?”***

- A separate detached structure endorsement might be needed to cover the container if it's yours.

## ***“If I run a business, do I need commercial or inland marine coverage?”***

- Business owners who use containers for inventory or equipment typically need a commercial policy that follows the container around.

## ***“Am I automatically enrolled in any protection plan by the storage or container company?”***

- If you are auto-enrolled, confirm you can opt out or compare it to your existing insurance plan.
- **PRO TIP:** At this time, we don't believe the value exceeds the cost for our customers, so we don't offer it. If you choose another company, check that you can opt out or shop for other coverage.

## ***“Do you offer short-term or flexible coverage options?”***

- A short-term endorsement might be cheaper if you only need a container for a limited time, such as during a home remodel or seasonal project.

## ***“Are there local or state laws I should know about?”***

- Some states require tenant coverage or have specific rules for containers on residential or commercial property. Make sure you comply with any legal requirements.

**“Success is where preparation and opportunity meet.” -Bobby Unser**