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How to Compare Renters Insurance Quotes

Comparing renters insurance quotes is easy and helps you get the coverage you need at the cheapest price.



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Find the Cheapest Renters Insurance Quotes in Your Area

Insurance Type
Renters



ZIP Code
98310

Age



Currently Insured?
YES

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Trustpilot Independent customer rating

Excellent

4.5 out of 5

Key takeaways

Renters insurance costs an average of \$18 a month, or \$216 a year, nationwide.

You might pay more or less than that amount based on factors like your ZIP code and how much coverage you need.

Renters insurance covers your personal property, liability, medical payments and temporary living expenses.

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How do I compare renters insurance quotes?

To compare [renters insurance](#) quotes, start with a few companies. Use the same info to get quotes from them and then look at their quotes side by side.

Choose renters insurance companies

Start by choosing three or four companies to compare. Not sure where to begin? See our picks for the [best renters insurance companies](#) in different areas. The more companies you get quotes from, the better chance you have of finding the best price.

Review customer satisfaction ratings

Check reviews and ratings to see how happy customers are with each company. For example:

- **J.D. Power** scores companies based on cost, coverage options, how well claims are handled and trust.
- The National Association of Insurance Commissioners (**NAIC**) looks at the number of complaints compared to the company's size.
- **LendingTree** rates companies by price, coverage, discounts and customer service.

By comparing these ratings, you can get a clearer view of how well a renters insurance company treats its customers.

Use the same coverage limits and deductible amounts

Make sure you use the same coverage amounts and deductibles for each company you get a quote from. This lets you make the most accurate comparisons possible.

Compare the quotes you receive side by side

By using the same or similar coverages and deductibles for each quote, you can quickly see how they compare. Although the one with the cheapest rate is usually the best, reviews and ratings can make a difference, too.

Compare renters insurance quotes by company

The [average cost of renters insurance](#) is \$18 a month, or \$216 a year. State Farm has the most affordable average rate of \$11 a month, or \$133 a year.

American Family has the most expensive renters insurance rates, on average, at \$27 a month, or \$328 a year.

Renters insurance quotes by company



Renters insurance quotes by company

Company	Average annual rate
State Farm State Farm	\$133
Lemonade Lemonade	\$140
Allstate You're in good hands. Allstate	\$203
Amica Amica	\$204

Company	Average annual rate
 Progressive	\$234

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Sample renters insurance quote comparison

Your renters insurance quotes can change depending on factors like the personal property coverage limit or deductible you choose for your policy. Here’s how different limits can affect your rate.

Renters insurance quotes by personal property coverage amounts

Quote A	Quote B
Personal property coverage: \$20,000	Personal property coverage: \$30,000
Deductible: \$500	Deductible: \$500
Personal liability: \$100,000	Personal liability: \$100,000
Guest medical protection: \$1,000	Guest medical protection: \$1,000
Loss of use: \$9,000	Loss of use: \$9,000
Price: \$216 a year (\$18 a month)	Price: \$276 a year (\$23 a month)

What does renters insurance cover?

[Renters insurance coverage](#) includes your personal property, liability, medical expenses and additional living expenses.

Personal property

Renters insurance covers your belongings, including:

- Clothing
- Electronics
- Furniture
- Appliances

If you want your renters policy to cover high-value items such as art or jewelry, they may have a lower coverage limit than other belongings. Talk to insurers about these items when choosing your coverage limits.

Personal liability

Personal liability helps cover legal costs and medical bills related to injuries or property damage you cause to others. It can also cover dog bites.

Medical expenses

Medical expenses coverage helps pay the medical bills of someone injured in your rental home, regardless of who's at fault.

Loss of use (LOU)

Also known as “additional living expenses,” or ALE, LOU coverage pays the extra costs that may come up if you need to relocate while your rental home is repaired. This normally includes hotel rentals, food and extra commute costs.

Named peril vs. open peril renters insurance

There are two types of renters insurance coverage — “named peril” and “open peril.” Named peril coverage insures against events listed by name in your policy. Open peril coverage insures against all events unless they're listed as exclusions in the policy.

Some common covered perils:

- Smoke and fire damage
- Theft and vandalism
- Damage due to the weight of ice or snow
- Wind and hail
- Water damage

Open peril coverage can cost more than named peril, but can be worth it for the broader range of coverage. The perils your renters insurance covers are listed on your policy's declaration page.

Compare renters insurance quotes by state

North Dakota has the cheapest renters insurance rate of around \$13 a month, or \$155 a year. North Carolina, Montana and Maine renters also pay less than \$160 a year for coverage, on average.

Louisiana pays the highest renters insurance rates in the U.S., at \$29 a month, or \$349 a year.

Renters insurance quotes by state

Search:

State	Average annual rate
Alabama	\$304
Alaska	\$223
Arizona	\$257
Arkansas	\$317
California	\$191

Find the Cheapest Renters Insurance Quotes in Your Area

Insurance Type

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Currently Insured?

YES

Find Insurers

You can trust LendingTree

25+ years in business. Over 1 million shoppers served per month.

- #### Security

Instead of sharing information with multiple insurance companies, fill out one simple, secure form in five minutes or less.
- #### Savings

Compare quotes from our online partners as well as our network of more than 3,000 local insurance agents.
- #### Support

We provide ongoing support with unbiased insights and recommendations from experienced industry analysts to help you save.

[See Personalized Rates](#)

Factors that affect your renters insurance quote

Your renters insurance quote is calculated based on several factors, including your:

- ZIP code
- Building age and construction
- Security systems installed
- Coverage limits
- Deductible
- Claims history
- Credit score (in some state)
- Pets you own

Each renters insurance company looks at these factors differently when setting your rate. For example, one company might think your ZIP code is riskier than another company does and charge you more because of it.

That's one of the main reasons it's smart to [compare renters insurance](#) quotes from several companies before you buy or renew.

How do I get a renters insurance quote?

To get a renters insurance quote, **visit an insurance company's website or call one of its agents and have this information handy:**

- Your full name
- Date of birth
- Email address
- Number of family members living in the rental home
- Rental home address
- Coverage limits you want
- Policy start date

The renters insurance companies you contact will use this info to come up with your quote.

Once you've compared the quotes you get and chosen a company, you can sign up online or talk with an agent.

The effective coverage date for your renters insurance can be the day you get the policy, or a later date of your choosing.

How do I get cheap renters insurance quotes?

To get the [cheapest renters insurance](#), compare quotes from different companies, bundle with other policies (like car insurance), choose a higher deductible and ask about discounts.

Compare quotes

Renters insurance coverage offerings are usually the same from company to company. Their prices often differ because each insurer weighs your risk factors differently. This is why it's important to compare quotes from several insurance companies.

Bundle insurance policies

Bundling insurance policies under the same company can help lower your rates. If you bundle your renters insurance policy with an auto or life insurance policy, you may save money on both policies.

Raise your renters insurance deductible

Your deductible is the amount you agree to pay before your renters insurance company pays the rest of a claim. The higher you raise your deductible, the cheaper your premium will be. Just make sure you can afford the deductible amount you choose.

Look for discounts

Most insurance companies offer discounts to be competitive. When shopping for a renters insurance policy, see which discounts each company offers. If you're unsure, talk with an agent.

Pay in full

Renters insurance companies often offer a discount if you pay your entire annual premium up front. It's a good way to save money if your budget allows it.

Keep a good credit score

Your credit score can be used as a renters insurance risk factor in many states. Keeping a good credit score can help keep your rate down.

How do I choose a renters insurance company?

To find your best renters insurance company, look at more than just the price. Look at how good their customer service is and how happy their customers are, too.

Renters insurance company ratings

Company	J.D. Power score*	NAIC rating**	LendingTree score
Allstate	639	0.64	
American Family	660	1.18	
Amica	695	2.67	
Assurant	Not rated	11.75	
Farmers	638	2.97	

Sources: *J.D. Power 2024 U.S. Home Insurance Study. Average is 659.
**NAIC complaint index 2024. Average is 1.0. Lower is better.

How to compare renters insurance companies with specific needs

Finding the [best renters insurance company](#) for you depends on your personal needs. If you’re in college, the military, have a pet or are retired, different companies may be better suited for you.



Find Insurers

USAA renters insurance policies are tailored toward military personnel. They offer coverage for military gear and uniforms, and coverage against damage from aircraft and riots, which most renters policies exclude.

Read more



Pros & cons

★ **3.0/5** Editor's rating ⓘ[Find Insurers](#)

Farmers doesn't exclude dog liability based on the dog's breed, a common practice in renters insurance. It looks at the behavior history of the dog instead. Farmers also has great customer satisfaction.

Pros & cons

★ **3.6/5** Editor's rating ⓘ[Find Insurers](#)

If you are retired and 55 or older, you can save 25% on your renters insurance premium with Allstate. Allstate also provides a large network of agents, which can be helpful when filing claims.

Pros & cons



Expert insights into renters insurance

To get the most out of your renters insurance, keep in mind that your policy covers your stuff anywhere, but it doesn't often cover damage from natural disasters.

Your belongings can be covered anywhere

Many renters insurance companies protect your stuff not just at home but also when you travel. For example, if your suitcase gets stolen while you're overseas, it's probably covered. Items kept in a storage unit are often covered, too.

Your expensive stuff may need an endorsement

Expensive things like art, jewelry and furs are usually only covered up to about \$1,500 with regular renters insurance. To fully protect these items, you may need extra coverage called an endorsement.

Renters insurance doesn't cover natural disasters

Frequently asked questions

Do I need renters insurance?	+
How much renters insurance do I need?	+
What is the difference between homeowners insurance and renters insurance?	+
Does renters insurance cover car theft?	+
Does renters insurance cover moving?	+
Does renters insurance cover my roommates?	+

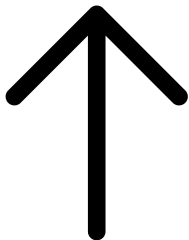
Methodology

LendingTree collected thousands of renters insurance quotes from the largest insurance companies in each state, based on data availability.

We used thousands of renters insurance quotes from across the U.S. for a 30-year-old single woman who has no recent renters insurance claims. Your rates may vary. Coverage limits include:

- Personal property coverage: \$20,000
- Deductible: \$500
- Personal liability: \$100,000
- Guest medical protection: \$1,000
- Loss of use: \$9,000

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