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Policy: Insurance provides protection

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insurance will be left on their own to replace damaged belongings such as a stereo, television, computer or wardrobe.

Rodeen said another benefit to renter's insurance is liability coverage. If someone gets hurt on a student's property, he or she will be covered. For instance, renter's insurance can help students out if a friend falls down the stairs, breaks a leg and decides to sue.

Renter's insurance will also cover personal belongings when they are in transit, as when a television breaks while being moved.

When purchasing renter's insurance, students should look at how their policy will replace lost or damaged items. The two options are Actual Cost Value or Replacement Cost Value. An ACV policy will reimburse students for the value of the item at the time of loss.

For instance, if students lose a 5-year-old couch in a fire, they will only be reimbursed for the projected value of that couch. However, an RCV policy will reimburse them the cost of replacing that item, regardless of its age or condition.

"It's not to your advantage to have an ACV policy," said Rodeen, whose office does not offer such policies.

"When you get into the world and buy a home, you already have an insurance background."

JIM RODEEN | Jim Rodeen Insurance

In addition, renter's insurance can help students establish a presence in the insurance community.

"When you get into the world and buy a home, you already have an insurance background," Rodeen said.

In all, renter's insurance can be a major investment that comes at a minor price.

"Insurance is piece of mind," Rodeen said. "It's knowing that if something happens, it's going to be replaced."

Rights: Deposits can be sensitive issue

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landlords sign early in the rental process. According to the Oregon State Bar's Tel-Law service, the responsibilities of the tenant include using the property only as a home, paying rent, keeping the property reasonably clean and returning the property in the same condition in which it was received, withstanding normal wear and tear.

Two important tenant rights are the right to privacy and the right to a habitable home.

Right to privacy means the landlord cannot enter the house or apartment without 24 hours' notice before entering. This notice can be given as a letter by mail or delivered by hand.

The right to a habitable home includes proper heating, plumbing, structural integrity and weatherproofing, said David Hansen, housing advocate for OSPIRG. In December, he and Eugene Citizens for Housing Standards passed a local ordinance to ensure these needs would be met.

"It provides a means for renters to get problems taken care of without the courts," Hansen said.

The public had the opportunity to comment on the ordinance until May 31 at www.ci.eu-

gene.or.us under the link "Administrative Rules for the new Rental Housing Code."

"We encourage students to check it out," said Scott Lu, community housing coordinator for the ASUO. "This is a campus town; most of the renters are students."

When it is time to move, many tenants forget some aspects of the rental agreement. For instance, some agreements require that tenants pay the first and last month's rent at the beginning of the rental period.

"They forget they already paid the last month's rent," Lu said.

Deposits are another important issue. After the termination of the tenancy, the landlord must return the deposit to the tenant within 31 days, according to the Oregon State Bar. Some of the money may be used to make repairs.

"People don't really know how to get back their deposits," Hansen said.

In the case of Straub's damaged house, all of the deposit will be used for repairs.

"Sometimes you get burned," he said. "But generally people leave my property in good condition. Nothing makes me happier than refunding the entire deposit."

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