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Insurance Coverage for Unofficial Sublet

Q & A

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Q. *I am unofficially subletting an apartment in Brooklyn. I pay the person whose name is on the lease, who lives in another state. We have not written up any official sublease, and I am guessing the management company doesn't know I am here and wouldn't approve of the arrangement. Will renter's insurance cover me in this apartment?*

A. “The writer will not be covered under the tenant's renter's insurance unless added to the tenant's policy as an additional renter on the policy,” said **Leni Morrison Cummins**, a Manhattan real estate lawyer.

If the writer is added to the policy, and there is a covered loss during the tenancy, the carrier will issue one check made out to both tenant and subtenant. Since this could lead to a dispute, sublessors should obtain an independent renter's insurance policy. **Mrs. Cummins** added that a subtenant does not have to have his name on a written lease to be able to buy coverage.