

### **A NOTE TO RESIDENTIAL LANDLORDS:**

Beginning January 1, 2022, owners who rent residential dwelling units must obtain a general liability insurance policy with minimum coverage of \$100,000 to cover people who are injured in or on the rental property as a result of the landlord's negligence. They must also provide a copy of the declarations page to their tenants.

[http://webserver.rilin.state.ri.us/Statutes/title34/34-18/34-18-22\\_1.htm](http://webserver.rilin.state.ri.us/Statutes/title34/34-18/34-18-22_1.htm)

**§ 34-18-22. Landlord to maintain premises. [Effective January 1, 2022.]** (a) A landlord shall: (7) Obtain and have in full force and effect a general liability insurance policy of at least one hundred thousand dollars (\$100,000) for those persons injured on the premises due to the negligence of the landlord. The landlord shall provide a copy of the declaration page from the carrier showing the policy to the tenant with the written lease at the beginning of the tenancy and shall provide a new copy with each policy renewal to the tenant.

If the landlord fails to comply, the tenant may be able to pursue remedies, such as terminating the rental agreement; actual damages; obtaining injunctive relief, and, in some cases, reimbursement for attorney's fees. <http://webserver.rilin.state.ri.us/Statutes/title34/34-18/34-18-28.htm>

If you are a residential landlord, you should consult your insurance agent to make sure you have proper coverage and to obtain a dec page to copy and provide to your tenants.