

Tenant Liability Insurance

What You Need To Know

As a condition of our lease, we require all residents to carry liability insurance (\$100,000) for damage to the landlord's property during the term of their lease.

To satisfy this lease requirement you have two options:

Option 1: Sign up for Renter's Insurance and provide proof of coverage

Having renter's Insurance not only meets your lease requirement it will also protect your personal belongings from theft or damage.

Option 2: Do nothing – you will be automatically enrolled in our Tenant Liability Insurance Program

This is an easy and low cost way to meet your lease requirement but does not cover your personal belongings. You pay the monthly premium together with rent. (See complete details below).

Tenant Liability Insurance Program Details

Policy Coverage: \$100,000 Legal Liability for damage to Landlord's property.

The coverage provided by our tenant liability program meets the minimum requirements of the lease. The policy covers only your legal liability for damage to the landlord's property (covered losses include fire, smoke, explosion, water damage, backup or overflow of sewer, drain or sump, falling objects, riot, civil commotion, or collision with vehicles) up to \$100,000.

The policy is not personal liability insurance or renters insurance. The policy does not cover any of your personal belongs, additional living expenses, or liability arising out of bodily injury or property damage to any third party. If you require any of this coverage, you should contact an insurance agent or insurance company of your choice and sign up for a Renters Insurance Policy.

Policy Details: All Claims should be reported to the Property Management Company. For complete details visit: <http://www.appfolio.com/notice-of-insurance>.

Please Note: You are under no obligation to participate in our tenant liability insurance program. You may satisfy the lease requirement by obtaining a personal renters insurance or liability insurance policy from an insurance agent or insurance company of your choice and providing proof of coverage (a copy of the declarations page) for the duration of your lease.

Tenant Liability Insurance Policy is provided by Great American E&S Insurance Company
300 E. Fourth Street, 20th Floor | Cincinnati, OH 45202 | Toll Free: (877) 429-3816 | E-mail: FISClaims@gaic.com