



Renters Insurance

Protect your belongings and yourself from unexpected damages and injuries.

Our community requires residents to obtain renters insurance to ensure both you and your belongings are protected in the event of a theft, fire, natural disaster or other unexpected event. Renters insurance also helps protect you from personal liability if you or your guest accidentally cause damage to the property, or if your accident results in a loss to others. Depending on the coverage chosen, renters insurance can also assist in covering medical expenses and temporary living expenses if displaced from your home.

OUR REQUIREMENT

Residents are required to maintain a renters insurance policy with at least \$100,000 in personal liability coverage throughout the duration of their lease. The renters insurance policy must also include coverage for personal belongings, however we do not have a minimum coverage requirement for this component—the total amount of coverage for personal belongings is at the resident's discretion.

Proof of current coverage must be provided to the community management office prior to move-in and demonstrate the following:

- Binding or declaration of coverage (copy of a Declaration Sheet, a Certificate of Coverage or a confirmation of coverage letter from an insurance agent or company – quotes cannot be accepted as proof of coverage)
- Personal liability minimum coverage of \$100,000; personal belongings coverage in the amount you determine
- Policy start and end dates; policy must be active as of the move-in date
- Property listed as an interested party
- Named insured on policy to include all residents named on the lease
- Insured address that matches the home address

Renters insurance is very affordable and easy to obtain – you can often purchase protection for less than \$1 a day through your existing auto insurance provider – and your premium is just a fraction of any replacement costs or damages you would incur in the wake of an unexpected event.

Thank you for your prompt attention to this important step in our move-in process. Please contact our community management office if you have any questions or need assistance in any way with the renters insurance requirement.

