*Please Note: You are under no obligation to participate in our resident 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.*

Resident Liability Insurance Policy is provided by Great American E&S Insurance Company

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**Option 2: Do nothing – you will be automatically enrolled in our Resident 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).

**Cost:** $10.00 per month

**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.

**Cost:** Depends on your provider

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:

Resident Liability Insurance Program Details

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

The coverage provided by our resident 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 or backup or overflow of sewer, drain or sump) up to $100,000.

The policy is not personal liability insurance or renters insurance. The policy does not cover any of your personal belongings, 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.

**Monthly Cost:** $10.00 / Per Month

**Policy Details:** All Claims should be reported to your Property Manager.

**Resident Liability Insurance**
What You Need To Know