

# RESIDENT LIABILITY INSURANCE OPTIONS

## WHAT YOU NEED TO KNOW

As a condition of our housing contract 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 housing contract requirement you have two options:

### Option 1: Do nothing - you will be automatically enrolled in the Landlord Liability Protection Program

You pay the monthly fee together with your monthly installment. (See complete details below.)  
This does not cover your personal belongings.

**Cost:** \$13.00 per month

### Option 2: Purchase liability insurance from a licensed agent and provide proof of coverage

Having liability insurance should meet your housing contract requirement.

**Cost:** Depends on your provider and applicant's creditworthiness, among other factors.

### Landlord Liability Protection Program Details

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

The coverage provided by the Landlord Liability Protection Program meets the minimum requirements of the housing contract. 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.

**Monthly Cost: \$13.00 Per Month**

**Policy Details:** All claims should be reported to your Community Manager. Please review the Insurance Addendum to the housing contract for further information on our insurance requirements and for additional important disclosures about the coverage we will acquire and bill you for if you do not provide us with proof of insurance you buy yourself.

**This 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 are interested in these additional coverage(s), you should contact a licensed insurance agent or insurance company of your choice.**

Please Note: You are under no obligation to participate in the resident liability program. You may satisfy the housing contract requirement by obtaining a personal liability 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. WE URGE YOU TO SPEAK TO A LICENSED AGENT OR BROKER ABOUT YOUR OPTIONS.

Resident Liability Insurance Program is administered by Property Owners Protection Insurance Company, LLC | (949) 269-1410 | Admin@popicllc.com