

TENANT INSURANCE

As a condition of our lease, we require all residents to carry liability insurance of \$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:

Obtain a personal renters insurance or liability insurance policy from an insurance agent or insurance company of your choice and provide proof of coverage on your tenant portal (a copy of the declarations page) for the duration of your lease.

OR

OPTION 2:

Sign up for Roost Renters Insurance through your Tenant Portal.

This insurance includes liability coverage for the property up to \$100,000, and provides proof of insurance to Assign Property Management.

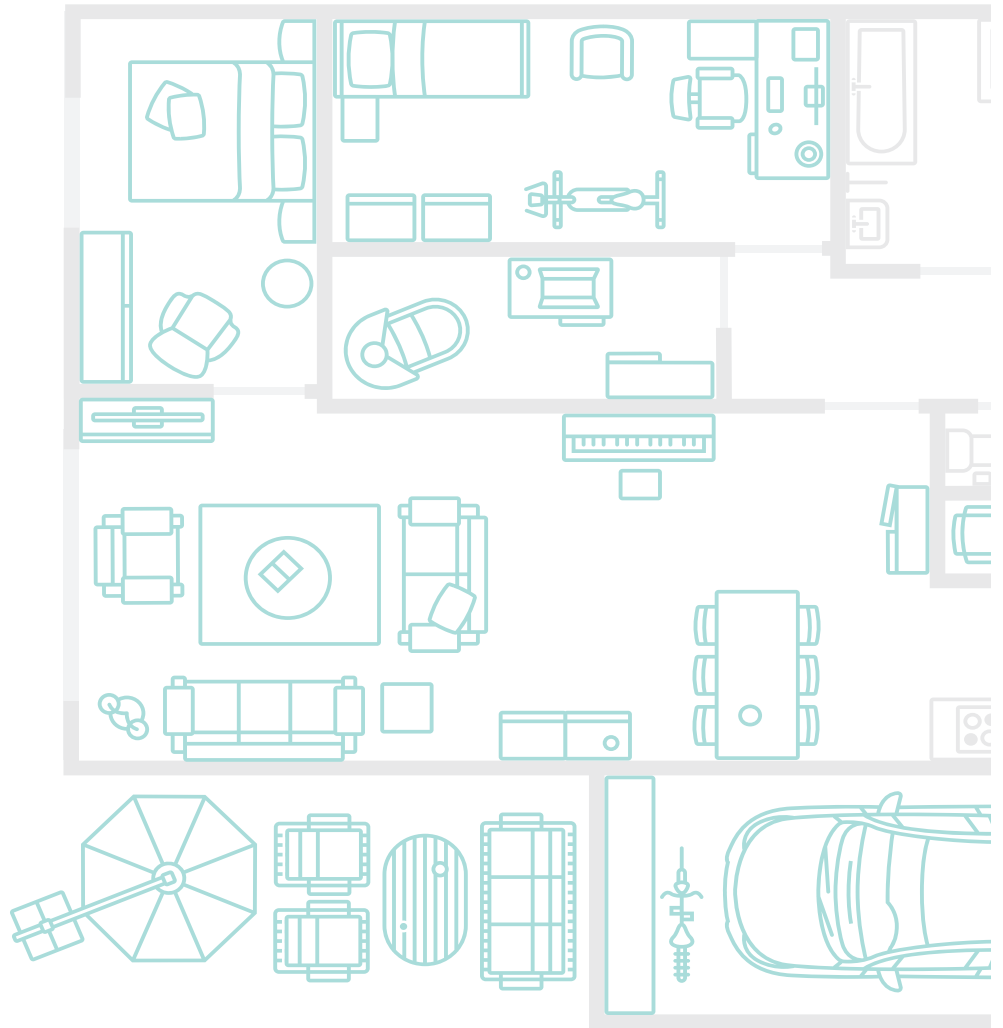
See details below regarding Option 2:

Why Should I Get Renters Insurance?

Did you know that between furniture, electronics, clothing, appliances, and more, the average renter can own roughly **\$30k worth of personal belongings?**

Your property manager may have insurance, but in most cases, he or she is **not responsible for any of your own items if they are damaged or stolen.** Renters are also liable in cases of negligent damage to the property or injury to others.

With renters insurance, **you can rest easy knowing that you and your valuables are covered.** And with affordable policy options, the peace of mind is well worth the price.



“A broken pipe had left my apartment wet and moldy. I am so happy that my damaged belongings were covered by Roost Renters Insurance. It was a weight off my chest.”

Lirun Ronen, Roost Renters Insurance Customer



Protect Your Valuables with Fast, Easy Coverage

What does Roost Renters Insurance cover?

Your Belongings:

In the event of a covered loss like theft, fire, or accidental water damage, Roost Renters Insurance offers the full replacement cost value of your personal belongings*.

Liability:

Roost Renters Insurance includes liability coverage for the property up to \$100,000, and provides proof of insurance to your property management company.

Temporary Living Expenses:

If a covered event leaves your home uninhabitable, Roost Renters Insurance will pay for your living expenses until you can move back in.*

Policy Features:

 Coverage available from \$10k-\$75k	 Coverage for your items wherever they are*	 \$100,000 of liability coverage*
 Coverage in the event of theft	 Coverage in the event of accidental water damage	 Easily add roommates to your policy
 Additional living expenses* (as a result of a covered loss)	 Earthquake coverage (available in CA only)	 Pet coverage (optional for an additional cost)

* Exclusions and limits apply. Coverage varies by state and policy language. Please consult your policy for coverage specifics.

Your property manager may have insurance, but in most cases, he or she is not responsible for any of your own items. Don't wait until the unexpected happens to find out if you're covered. Get peace of mind knowing that Roost Renters Insurance has your back.

Log in to your Online Portal to get coverage today.

GET STARTED:

appfolio.com/onlineportal

Insurance terms, definitions, and explanations are intended for informational purposes only and do not in any way modify or replace the language contained in individual insurance contracts, policies, or declaration pages.

"A broken pipe had left my apartment wet and moldy. I am so happy that my damaged belongings were covered by Roost Renters Insurance. It was a weight off my chest."

Lirun Ronen, Roost Renters Insurance Customer



Policy Overview

\$10k-\$75k of Coverage for Your Belongings

In the event of a covered loss, Roost Renters Insurance offers the full replacement value of your personal belongings*.

Covered Losses Include:

Weather & Natural Disasters:

- **Fire**
- **Wind**
- **Snow**
- **Hail**
- **Lightning**
- **Ice**
- **Earthquake** (available in California)

Other Unexpected Events:

- **Theft**
- **Vandalism**
- **Malicious Mischief**
- **Sewer, Drain or Water Backup**
- **Negligent Water Damage**
- **And More!**

See Full Policy for a Complete List of Covered Losses. Coverage varies by state and policy language.

Roost Renters Insurance policies provide you with Replacement Cost Value (RCV), meaning your policy will pay the cost to replace your items with new ones.* Many other renters insurance policies will provide only Actual Cash Value (ACV), which pays you the current value of your items, which can fall short of what it actually costs to replace your items.

**Exclusions and limits apply. Please consult your policy for coverage specifics.*

*“When my ceiling fell in due to rain damage, I was so relieved that I had Roost Renters Insurance to help me. **It gives me peace of mind.**”*

Kristy Holleman, Roost Renters Insurance Customer

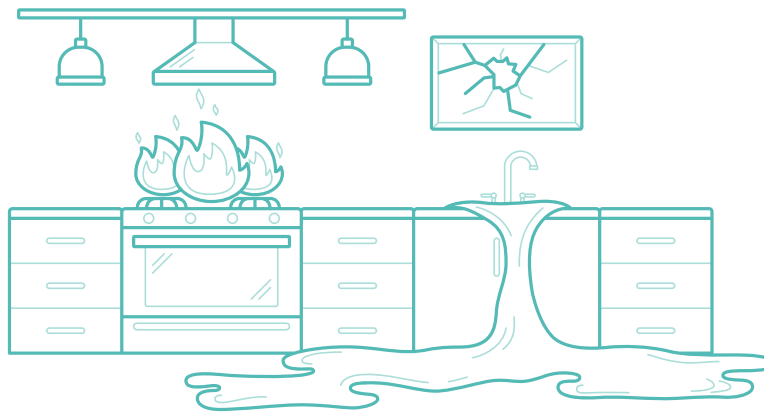


Liability Coverage

Roost Renters Insurance includes liability coverage up to \$100,000*. Liability coverage is an important way to protect negligent damage to the property or injury to others.

It's commonplace for many property managers to require renters carry a form of liability coverage. Roost Renters Insurance even provides proof of insurance to your property management company on your behalf.

**Exclusions and limits apply. See individual policy details.*



Additional Living Expenses Due to Covered Loss

Roost Renters Insurance provides assistance with additional living expenses as a result of a covered loss.*

This coverage is important if you need to live in a temporary location due to damage to your home. For example, if fire or water damage leaves your home uninhabitable, Roost will pay for your living expenses until you can move back in. **Limits apply*

*"A snowstorm caused my ceiling to cave in but it was easy to file a claim. I filled out a form, sent pictures, and **the whole process was straightforward and resolved quickly.**"*

Naomi Julian, Roost Renters Insurance Customer



Convenient Options, Reliable Service, and Robust Coverage

Coverage for Roommates

With Roost Renters Insurance, you can easily add your roommates to your policy.

Coverage for Your Pets

Limited animal liability coverage is included in most states. You can also add on pet coverage to ensure you're covered in case of damage to your home caused by your pet.

Take Your Policy With You

Most Roost Renters Insurance policies can be transferred to your new home. Please contact us before you move to find out if your policy may be transferred.

Partnered With Some of the Best

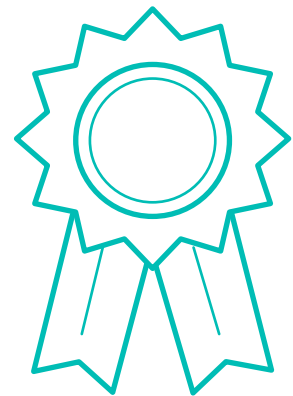
Roost Renters Insurance is backed by A.M. Best Excellent Rated institutions: Spinnaker and Century National to ensure exceptional and reliable coverage.

Insurance terms, definitions, and explanations are intended for informational purposes only and do not in any way modify or replace the language contained in individual insurance contracts, policies, or declaration pages.

Actual coverage options vary by state and location. Some coverage options and limits may be purchased by contacting your agent. Some categories of personal property coverage have a maximum dollar limit. Please refer to your actual policy for a complete list of losses that are covered and not covered.

[Log in to your online tenant portal](#) or check with your property manager to see if Roost Renters Insurance is available to you.

This Renters insurance product is underwritten by Spinnaker Insurance Company, Century-National Insurance Company or Cypress Property and Casualty Insurance Company, if applicable and made available by Mesa Insurance Solutions Inc. Mesa Insurance Solutions Inc. will be the agent of record (CA license #0L97369, TX license #2263641) and is domiciled in California and has its principal place of business at 50 Castilian Drive, Goleta, California 93117.





Fast, Easy, and Online: Enroll Today



Protection for your personal belongings, wherever they are*



Liability coverage in case of damage to property or injury to others



Simple, straightforward claims resolution and service

Don't wait until the unexpected happens to find out if you're covered. Get peace of mind knowing that Roost Renters Insurance has your back.

GET STARTED:

www.appfolio.com/onlineportal

Log in to your Online Portal or check with your property manager to see if Roost Renters Insurance is available to you.

**Exclusions and limits apply. Coverage varies by state and location. Please consult your policy for coverage specifics.*