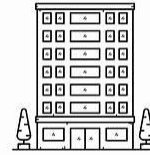


ACTION MAY BE REQUIRED

Your lease requires *liability insurance.*



You must carry legal liability coverage of at least **\$100,000** for the duration of your lease, including renewal.

CHOOSE ONE Either **do nothing** and you'll be **automatically enrolled** in our program at **\$16.00/month** or provide proof of your own renter's insurance.

01 DO NOTHING

Auto-enroll in our program.

A simple way to meet the lease requirement. Added as a monthly fee with your rent. **Coverage is limited — see below.**

MONTHLY COST **\$16.00 / month**

COVERED

✓ \$100,000 legal liability for damage to **landlord property** from fire, smoke, explosion, or water

NOT COVERED

- ✗ Personal belongings
- ✗ Damage to others' property

If you do not have your own Renter's Insurance policy and have been placed on the Waiver Program, you can purchase a contents only option through the following link:

www.worthavegroup.com/portal/stern

02 BRING YOUR OWN POLICY

Use your own renter's insurance.

Get a policy from any carrier you like. You'll typically get broader coverage — your belongings and personal liability included.

MONTHLY COST **Varies by provider**

YOUR POLICY MUST SHOW:

- ☐ You as named or additional insured
- ☐ The lease address as the **insured location**
- ☐ Personal liability of at least **\$100,000**
- ☐ **Community Name - PO Box 19219, Atlanta, GA 31126** listed as additional interest

UPLOAD PROOF AT:

https://www.ho4verify.com/resident_portal/CollegeTown

*Use the same email from your application.



QUESTIONS?

Stern Risk Partners

720.759.9090 or

ho4verify@sternrisk.com

FILE A PROPERTY CLAIM

Contact your **property manager** directly to report any claim.

Our program is offered as a Lessor's Mitigated Risk Property Damage Loss Waiver. It is not renter's insurance and does not provide personal liability coverage. Coverage details, exclusions, and conditions are governed by the policy on file with your property manager.