

Resident's Insurance Requirement

The Falls Apartment Homes requires that all residents provide proof of \$100,000 personal liability coverage as a condition of tenancy. Upon execution of your new lease and as a condition of move-in or as a condition to your renewal lease, you are required to maintain a policy of renters insurance with at least \$100,000 in personal liability coverage.

Personal liability coverage offers you protection if you are legally responsible for injury to another person or for causing damage to another person's property. You may also consider obtaining a renter's insurance policy that also adds coverage for your personal belongings. This will protect you from losses resulting from fire, theft, vandalism and/or windstorm.

For your convenience, we have arranged for coverage to be made available to you through <u>Assurant</u>. As a resident at The Falls, you are eligible for preferred rates and are automatically approved for coverage. No credit or insurance check is required. You may purchase coverage to satisfy your lease agreement from our preferred partner or you may acquire renters insurance from an agency of your choice. As an added convenience, you are now able to enroll and obtain coverage with a monthly payment of \$14.50 and the Community Staff will be notified automatically.

To receive additional information about this insurance program, please ask a representative in the Management Office, call Assurant at (855)846-9278 or visit <u>www.myrenterscoverage.com</u>.

Should you acquire renters insurance other than our preferred partner, you must provide proof of coverage to the Management Office with the following "Additional Interested Party" information:

Insurance Tracking P.O. Box 979159 Miami, FL 33197-9159

Proof of coverage must include a copy of a Declaration Page, Certificate of Coverage, or a confirmation of coverage letter from an insurance agent or company with The Falls listed for the purpose of notification of cancellation or modification of the liability coverage.

