

# LIABILITY TO LANDLORD INSURANCE

## What You Need to Know

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:

### Option 1

**Sign up for Roost Renters Insurance\* in just a few clicks or provide proof of coverage from another provider.**

Satisfy your lease requirement and protect your belongings, including your electronics, furniture, and other valuable possessions from theft or damage with Roost Renters Insurance. Enrolling in coverage with Roost is affordable and convenient.

**COST: Depends on provider**

### Option 2

**You will automatically be enrolled in our Liability to Landlord Program.**

This is an easy way to meet your lease requirement **but does not cover your personal belongings.**

You pay the monthly premium together with rent. (Details below).

**COST: \$9.50 per month**

## Liability to Landlord Insurance Program Details

### POLICY COVERAGE

**\$100,000 liability coverage for damage to Landlord's property**

The coverage provided by the Liability to Landlord Insurance Program meets the minimum requirements of your lease.

The policy only covers accidental resident-caused damage to the landlord's property.

Covered losses include fire, smoke, explosion, water damage, backup or overflow of sewer, drain or sump, falling objects, riot, or civil commotion, 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.

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.

### POLICY DETAILS

**All Claims should be reported to the Property Management Company.**

The Liability to Landlord Insurance Program is provided by Great American E&S Insurance Company. For complete details visit:

<http://www.appfolio.com/notice-of-insurance>

### MONTHLY COST

\$9.50 / Per Month, paid by tenant.

### PLEASE NOTE

**We are not soliciting you and you are under no obligation to participate in our Legal Liability to Landlord 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.

Liability to Landlord Insurance (LLI) Program is underwritten by Great American E&S Insurance Company; the agent/broker is Stern Risk Partners SRP CA License #0K41193.

\*Roost Renters Insurance is offered by a licensed insurance agency, Mesa Insurance Solutions Inc. (CA license #0L97369, TX license #2263641)

AppFolio does not receive any fees or commissions for the sale of Liability to Landlord Insurance or Roost Renter's Insurance.

All information provided by AppFolio about Liability to Landlord Insurance and Roost Renter's Insurance is for informational purposes only.

LLI coverage is purchased by the Property Management Company and not the tenant. The Property Management Company is the only insured under the policy.

The Property Management Company may choose to pass the cost of the LLI coverage on to the tenant, however, the tenant is not a party to the policy.