LEGAL 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 Renters Insurance and provide proof of coverage.

Having renters Insurance not only meets your lease requirement, it also protects your personal belongings from theft or damage. If you do not currently have renters insurance, consider looking into a policy with your auto insurance provider for multi-line discounts.

OPTION 2:

Do nothing — you will automatically be enrolled in our Legal Liability to Landlord Insurance Program.

This is an easy and low cost way to meet your lease requirement, but does not cover your personal belongings. You pay the monthly premium together with rent.
(Details below).

Legal Liability to Landlord Insurance Program Details

POLICY COVERAGE:

$100,000 Legal Liability for damage to Landlord's property.

The coverage provided by our legal liability to landlord program meets the minimum requirements of the lease. The policy covers only your legal liability for 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 belongs, additional living expenses, or liability arising out of bodily injury or property damage to any third party. 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.

Our legal liability to landlord insurance policy is provided by Great American E&S Insurance Company. For complete details visit:
http://www.appfolio.com/notice-of-insurance

PLEASE NOTE:

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.