

Choosing an insurance option

Understand what's covered

Accidents and damages happen — it's a fact!

When these accidents happen and you don't carry insurance, it can be expensive and a hassle for everyone. To avoid these costly situations, we require all residents to carry liability insurance (\$100,000) for property damage during the term of your lease. To satisfy this lease requirement, you have two options to choose from:

Option 1

Sign up for renters insurance and provide proof of coverage.

Satisfy your lease requirement of \$100,000 in liability coverage and protect your personal belongings with renters insurance. Cost varies by provider.

Additional options and information are available in your online portal.

Option 2

If you choose not to sign up for your own coverage your unit will automatically be added to a liability to landlord insurance policy (LLI).

This is an easy way to meet your lease requirement, but keep in mind this coverage does not extend to your personal belongings. You will be charged a fee at the same time as rent, as outlined in your lease.

Liability to landlord insurance is not personal liability or renters insurance and does not cover any of your personal belongings, additional living expenses. If you require any of this coverage, you may satisfy the lease requirement by contacting an insurance company of your choice, signing up for a renters insurance policy, and providing us with proof of coverage.

For more information visit your **[online tenant portal](#)**.

FolioGuard™ Renters Insurance by AppFolio Insurance Services, Inc. policies are underwritten by Century-National Insurance Company (CO, CT, ID, ME, MT, NJ, UT, VT, WA), Cypress Property and Casualty Insurance Company (FL), Trisura Insurance Company (FL), or Spinnaker Insurance Company (all other states) and offered by a licensed insurance agency, AppFolio Insurance Services, Inc. ("AIS"). AIS will be the agent of record (CA license #0L97369, TX license #226364) and has its principal place of business at 70 Castilian Drive, Goleta, California 93117. For a list of state licenses, [click here](#).

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The difference between LLI & Renters Insurance

Liability to Landlord Insurance*

- ✓ Only covers the tenants liability to the landlord
- ✓ Accidental tenant caused property damage to the unit being rented.

Renters Insurance

- ✓ Covers the tenants liability to the landlord and their personal belongings
- ✓ Tenant can choose how much contents coverage they want

Renters insurance

Liability insurance



Fire



Smoke



Explosion



Riot / Civil commotion



Falling objects



Water damage



Backup or overflow of sewer, sump or drain



Personal belongings and additional living expenses