



RENTERS INSURANCE

Renters Advantage PolicySM

Residents make mistakes, now you don't have to pay for them

Resident-caused damage often leads to financial hardships for apartment residents and the property. Traditional renters insurance programs are difficult to implement resulting in low resident participation—typically less than 20%. Renters Advantage helps you enforce resident participation. Improved renter participation can lower your repair cost, which saves time and improves profitability. Renters Advantage is simple to maintain and enforce.

As a property owner, you can require reasonable levels of liability insurance. But you need a mechanism to enforce the requirement and ensure participation. Renters Advantage provides the complete solution to make resident participation an achievable goal. With Renters Advantage, you decide on the minimum level of liability coverage for the community and include it as a provision in your lease. There are five liability limits, ranging from \$10,000 to \$100,000 per occurrence. Each liability limit offers an affordable premium, and there is no deductible. Optional contents coverage makes it easy for residents to insure their personal belongings as well.

Easy implementation, trouble-free process

Effective, simple implementation is the key to improving resident participation. This program provides you with the tools and support to establish a policy around renter insurance:

- ▶ A licensed sales team provides support at the community level
- ▶ Resident-oriented brochures, websites and fact sheets available in English and Spanish
- ▶ Education materials and on-site training for leasing and maintenance teams
- ▶ Integration with existing systems, including resident screening and property management software
- ▶ Nationwide resident service and support
- ▶ Account management support including marketing plans, results monitoring and executive reviews

RENTERS ADVANTAGE

Primary Coverage	Resident Liability, With Contents Optional
Policy Type	Commercial Master Policy
Implementation Process	Auto-Acceptance Through Internet Delivery Tool
Payment Method	Residents Typically Pay with Rent

Policy structure that puts you in control

In most states, Renters Advantage is approved by the Department of Insurance as a master policy program. As the property owner, you are named as the primary insured party and claims are paid directly to you or other claimants. Renters Advantage is “paper-free”—easy online enrollment—with no need for an insurance application. If a resident meets your leasing criteria, he or she is instantly approved for Renters Advantage. Integrated with our CoreLogic® SafeRent® resident screening services, you can enroll residents and monitor community participation—even if a resident chooses to purchase liability insurance through another source.

The simple solution from a trusted source

Renters Advantage is a product of First American Property & Casualty Insurance Company, rated “A-” (excellent) by A.M. Best, the world’s most authoritative source of insurance company ratings. First American Property & Casualty is a subsidiary of First American Financial Corporation, a leading provider of title insurance and settlement services to the real estate and mortgage industries, that traces its heritage back to 1889. Renters Advantage is offered through the Multifamily Community Insurance Agency, LLC, a subsidiary of CoreLogic® SafeRent®.

FOR MORE INFORMATION PLEASE CALL 1-800-999-0350

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