

RENTER'S INSURANCE

To Our Valued Residents,

We are in the process of updating all resident files for renter's insurance documentation compliance. As a reminder: Your lease states that management furnishes NO insurance to protect you from legal liability or personal property loss for any reason. To protect yourself from such losses, you have agreed to maintain a renter's insurance policy. We are asking you to provide our office with an updated certificate or declaration page showing your insurance company, with your current address, dates of policy coverage and listing **Research Properties, Inc. as an "Interested Party"** with the office address. The certificate or declaration page should also contain your policy limits of coverage with a minimum of **\$100,000** for general legal liability. The policy must have coverage for resident caused water damage and pet damage. If your insurance has lapsed or you are seeking new coverage please consider the following:

Option 1 You may purchase renter's insurance through **ePremium Insurance** which offers preferred group rates for Research Properties, Inc residents. **ePremium** has a web friendly application at www.ePremiuminsurance or you may dial **1-800-319-1390** to speak to a representative. **ePremium** meets all lease requirements including resident caused water damage and pet damage.

Note: Leasing office employees are not licensed agents and **ePremium** is not owned by us. We make no guarantees or promises regarding their insurance or services provided and there is no obligation to purchase renters insurance through **ePremium**.

Option 2 To choose to another insurance company, you will need: (1) Obtain and maintain a policy with **\$100,000** minimum general liability limit. (2) Provide property manager with copy of Declaration Page designating **Research Properties, Inc. as "Interested Party"** with current address, dates of policy coverage, policy number and policy limits. We recommend getting quotes from the same insurance company that proves your vehicle insurance because many companies offer multi-policy discounts.

We are asking you to provide a copy of your renter's insurance declaration page or insurance certificate to the rental office no later than **December 31, 2016**. Your new year will start with knowing you have up to date renter's insurance coverage. Prior to commencement, all new leases and lease renewals require renters insurance.

Best Regards,

Management