

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
EVIDENCE OF INSURANCE**

This Notice of Insurance has been purchased for the interests of the Named Insured on the property identified as follows:

Resident Details		
Primary Resident:	Effective Date:	
Community Name:	Unit #:	
Monthly Charges	Insurance Details	Policy Details
Premium: \$11.54	Insurer: ANPAC Louisiana Insurance Company	Contents Coverage: \$10,000
Tax: \$0.46	Cover Holder: DepositIQ & RentersIQ Ins Agency LLC	Liability Coverage: \$100,000
Stamp Fee: \$0.00	Master Policy: 10-PP928-530	Loss Deductible: \$500
Admin Fee: \$4.00		Burglary Deductible: \$1000
Broker Fee: \$0.00		
Total Charges: \$16.00		

COVERAGE DETAILS: This is not an insurance policy, but rather an EVIDENCE OF INSURANCE.

THIS IS YOUR NOTICE OF DISCLOSURE AND STATEMENT OF COVERAGE

For additional premium paid, contents coverage provides protection for your personal belongings extending to specified named perils (including Burglary) subject to the terms and conditions. Coverage may be narrower than a traditional renter's insurance policy. You are not the Named Insured but a Loss Payee under the elected contents coverage to the extent of your ownership interest in property insured. The contents coverage is the aggregate limit of the Tenant Personal Property Coverage Endorsement.

Coverage provided extends to resident's personal belongings while located on the insured premises.

This contents coverage extends Named Perils (Fire, Lightning, Windstorm/Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging, Sudden and Accidental Damage from Artificially Generated Electrical Current, and Volcanic Eruption, Ensuing Mold, Fungus, or Wet Rot, and Burglary) coverage subject to the terms of the policy. Coverage does not include earthquake or theft. This is not a complete list of exclusions. Please refer below on how to obtain a complete copy of the community's master policy.

We will pay no more than the least of the following amounts less the applicable deductible: repair or replacement cost without deduction for depreciation; or The Tenant Personal Property Coverage Endorsement Limit of Insurance (contents coverage) for loss to covered property; or the Limit of Insurance that applies to the item.

After a loss, the loss payee has the responsibilities of giving prompt notice to the insurance carrier with details of the loss, notifying the police if a law has been broken, and protecting their property from any further damage.

In the event of a loss, the insurance carrier may require proof of ownership for your covered contents. Receipts and/or photographs can be satisfactory and can expedite the claims process. LeaseTerm Solutions recommends that you inventory and photograph all your personal possessions and store the documentation in a secure location.

This evidence of insurance is a description of the insurance coverage listed herein and does not constitute a policy contract. The master policy contains the complete list of terms, conditions, limitations and exclusions. Please contact LeaseTerm Insurance Group, LLC at (888) 814-6950 if you would like a complete copy of the community's master policy. The master policy is underwritten by American National Lloyds Insurance Company.

Please contact LeaseTerm Insurance Group, LLC for full coverage details (888) 814-6950.

To report a claim, please go to APenroll.com and click Claims. Once a claim has been submitted, please contact (800) 333-2860 with questions or updates on the status of the claim.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage Master Policy
DECLARATIONS
GEORGIA**

This Declarations Page is attached to and forms part of the Master Policy.	
Policy Number: 10-PP928-530	
Product: <input type="checkbox"/> Auto Enroll <input type="checkbox"/> Auto Enroll/Property Protect <input checked="" type="checkbox"/> Preferred Partner	
Insurance is effective with: American National Lloyds Insurance Company 1949 E Sunshine St. Springfield, MO 65899-0001	Surplus Lines Agent Name: John Murphy Lineberger Mailing Address: 2675 Paces Ferry Road, Suite 100, Atlanta, GA 30339 License Number: 784693 Agency Name: DepositIQ & RentersIQ Ins Agency LLC Mailing Address: 2675 Paces Ferry Road, Suite 100, Atlanta, GA 30339 Agency Number: D64500
COVERAGE PERIOD: 12:01 AM. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED	
EFFECTIVE DATE: 05/01/2022	EXPIRATION: Continues Until Cancelled*
<i>*Automatically renewed annually until cancelled or nonrenewed in accordance with the terms of the Policy. Aggregate coverage limits and other eligibility requirements shall apply per consecutive 12-month coverage period.</i>	
NAMED INSURED: STANDARD HOLDINGS LLC	
MAILING ADDRESS: 600 Concord Rd SE, Smyrna, GA 30082	
EMAIL ADDRESS: Ashleigh@standardrents.com	
MONTHLY TAXES & FEES PER UNIT:	
Surplus Lines Premium Tax: 4.00%	
Surplus Lines Stamping Fee: 0.00%	
Other Taxes and Fees: As mandated by state	
Surplus Lines Disclosure: This contract is registered and delivered as a surplus line coverage under the Surplus Line Insurance Law, O.C.G.A. Chapter 33-5.	
IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.	
THIS POLICY CONSISTS OF THE FOLLOWING ENDORSEMENTS. PREMIUM IS INDICATED WHERE APPLICABLE.	

COVERAGES SELECTED	MONTHLY RATE PER UNIT
AP-LL-101 (05-20) DECLARATIONS AP-LL-121 (10-21) SERVICE OF SUIT ENDORSEMENT AP-LL-103 (12-19) COVER PAGE AP-LL-102 (07-21) ASSETPROTECT COVERAGE MASTER POLICY AP-LL-122 (07-21) POLICY EXECUTION ENDORSEMENT AP-LL-104 (12-20) EVIDENCE OF INSURANCE AP-LL-105 (05-20) LOSS OF LANDLORDS RENTAL INCOME AP-LL-106 (05-20) PET DAMAGE AP-LL-109 (05-20) BED BUG REMEDIATION EXPENSE AP-LL-110 (05-20) LIMITED FUNGI AND BACTERIA REMEDIATION EXPENSE AP-LL-112 (02-21) TENANT PERSONAL PROPERTY (CONTENTS) COVERAGE ** AP-LL-130 (12-20) PRIVACY POLICY STATEMENT	
LIABILITY COVERAGE TOTAL MONTHLY RATE PER UNIT (not including taxes and fees)	\$11.54
** \$10,000/\$10,000 Tenant Personal Property (Contents) Coverage	**Included

COVERAGES AND LIMITS OF INSURANCE

LIABILITY COVERAGE	ASSETPROTECT MASTER POLICY
Maximum Limit – per residence premises/per occurrence	\$100,000
Deductible	None

COVERAGE	LOSS OF LANDLORDS RENTAL INCOME
Maximum Limit – per residence premises/per occurrence	\$1,000/\$5,000
Deductible	None

COVERAGE	PET DAMAGE
Maximum Limit – per unit per occurrence	\$1,000
Deductible – per occurrence	\$250

COVERAGE	BED BUG REMEDIATION EXPENSE
Maximum Limit – per residence premises/per coverage period	\$500
Deductible – per occurrence	\$250

COVERAGE	LIMITED FUNGI AND BACTERIA REMEDIATION EXPENSE
Maximum Limit – per unit per occurrence	\$1,000
Maximum Limit – coverage period aggregate	\$75,000
Deductible – per occurrence	\$250

COVERAGE	TENANT PERSONAL PROPERTY COVERAGE
Maximum Limit – per unit per occurrence/aggregate	See COVERAGES SELECTED Section
Deductible – per occurrence for covered causes of loss other than burglary	\$500
Deductible – per occurrence for covered losses resulting from burglary	\$1,000

THIS IS A MONTHLY REPORTING POLICY. COVERAGE IS APPLICABLE ONLY TO THOSE LOCATIONS WHICH HAVE BEEN DESIGNATED FOR COVERAGE AND ARE ON FILE WITH THE COMPANY AT THE TIME OF AN "OCCURRENCE".

THESE DECLARATIONS, TOGETHER WITH THE POLICY FORM(S) AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
SERVICE OF SUIT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Service of Suit Endorsement: Pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance, other officer specified for that purpose in the statute, or his successor or successors in office as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured or any beneficiary hereunder, arising out of this policy of insurance and hereby names the following Company Counsel as the person to whom said officer is authorized to mail such process or a true copy thereof:

American National Lloyds Insurance Company

Attn: Counsel/Legal Department
1949 East Sunshine Street
Springfield, MO 65899-0001

In addition to the above-named Company Counsel, the Company also designates the following persons to whom said officer is authorized to mail such process or a true copy thereof in the states listed below:

AK	C T Corporation System	9360 Glacier Highway Suite 202	Juneau	AK	99801
AL	C T Corporation System	2 North Jackson Street Suite 605	Montgomery	AL	36104
AR	C T Corporation System	124 West Capitol Ave., Suite 1900	Little Rock	AR	72201
CA	C T Corporation System	330 N Brand Blvd., Suite 700	Glendale	CA	91203
CO	C T Corporation System	7700 E Arapahoe Rd., Ste 220	Centennial	CO	80112
CT	C T Corporation System	67 Burnside Ave	East Hartford	CT	06108-3408
DE	The Corporation Trust Company	Corporation Trust Center, 1209 Orange St.	Wilmington	DE	19801
FL	C T Corporation System	1200 South Pine Island Road	Plantation	FL	33324
GA	C T Corporation System	289 South Culver Street	Lawrenceville	GA	30046
HI	C T Corporation System	1136 Union Mall, Suite 301	Honolulu	HI	96813
IA	C T Corporation System	400 East Court Avenue	Des Moines	IA	50309
ID	C T Corporation System	921 S. Orchard St, Suite G	Boise	ID	83705
IN	C T Corporation System	334 North Senate Avenue	Indianapolis	IN	46204-1708
KS	C T Corporation System	112 S.W. Seventh St., Suite C3	Topeka	KS	66603
KY	C T Corporation System	306 W. Main Street, Suite 512	Frankfort	KY	40601
LA	C T Corporation System	3867 Plaza Tower Dr.	Baton Rouge	LA	70816
MA	Commissioner of Insurance	1000 Washington St., Suite 810	Boston	MA	02118
MD	The Corporation Trust Incorporated	2405 York Rd, Ste 201	Lutherville Timonium	MD	21093
ME	C T Corporation System	128 State St #3	Augusta	ME	04330
MI	C T Corporation System	40600 Ann Arbor Rd. E., Suite 201	Plymouth	MI	48170
MN	C T Corporation System, Inc.	1010 Dale Street N	St Paul	MN	55117
MO	C T Corporation System	120 South Central Ave	Clayton	MO	63015
MS	C T Corporation System	645 Lakeland East Drive, Suite 101	Flowood	MS	39232
MT	C T Corporation System	3011 American Way	Missoula	MT	59808
NC	C T Corporation System	160 Mine Lake CT, Suite 200	Raleigh	NC	27615
ND	C T Corporation System	120 West Sweet Avenue	Bismarck	ND	58504

NE	C T Corporation System	5601 South 59 th St., Suite C	Lincoln	NE	68516
NH	C T Corporation System	2 1/2 Beacon Street	Concord	NH	03301-4447
NJ	C T Corporation System	820 Bear Tavern Road	West Trenton	NJ	08628
NM	C T Corporation System	206 S Coronado Ave.	Espanola	NM	87532
OH	C T Corporation System	4400 Easton Commons Way Suite 125	Columbus	OH	43219
OK	C T Corporation System	1833 South Morgan Road	Oklahoma City	OK	73128
OR	C T Corporation System	780 Commercial Street SE, Ste 100	Salem	OR	79301
RI	C T Corporation System	450 Veterans Memorial Parkway Ste 7A	East Providence	RI	02914
SC	C T Corporation System	2 Office Park Court, Suite 103	Columbia	SC	29223
SD	C T Corporation System	319 South Coteau Street	Pierre	SD	57501
TN	C T Corporation System	300 Montvue Road	Knoxville	TN	37919
UT	C T Corporation System	1108 E. South Union Ave.	Midvale	UT	84047
VA	State Corporation Commission	Tyler Building, 1st Floor, 1300 E. Main Street	Richmond	VA	23219
VT	Secretary of State	128 State Street	Montpelier	VT	05633-1101
WA	C T Corporation System	711 Capitol Way S, Suite 204	Olympia	WA	98501
WV	Secretary of State	1900 Kanawha Blvd E	Charleston	WV	25305

This endorsement does not change any other provision of the policy.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

GEORGIA

AssetProtect Coverage MASTER POLICY

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 784693

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

**Georgia
Surplus Lines Disclosure:**

This contract is registered and delivered as a surplus line coverage under the Surplus Line Insurance Law, O.C.G.A. Chapter 33-5.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
MASTER POLICY**

PLEASE READ CAREFULLY

This policy provides limited coverage for “**property damage**” to an “**insured location**” caused by a “**tenant**”. It has been purchased by a named insured property owner or property manager to satisfy, on behalf of a “**tenant**”, the minimum “**tenant**” insurance requirements of a residential lease agreement. The coverage is narrower than a personal “**property damage**” liability insurance policy or the “**property damage**” liability coverage afforded to the “**tenant**” by a renter’s insurance policy. Any coverage granted under this policy is afforded only to the named insured.

INSURING AGREEMENT

We will provide the insurance described in the policy in return for the payment of the premium by **you**, and compliance with all provisions of the policy applicable to **you** and the “**tenant**” respectively.

SECTION I: DEFINITIONS

- A.** In this policy, **we**, **us**, and **our**, refer to the Company providing the insurance.
- B.** In this policy, **you**, **your**, and **yours**, refer to the named insured.
- C.** In addition, certain words and phrases are defined as follows:
1. “**Bodily injury**” means bodily harm, sickness, or disease, including required care, loss of services and death that result.
 2. “**Business**” means:
 - a. A trade, profession or occupation engaged in on a full-time, part-time, or occasional basis, or;
 - b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no person receives more than \$600 in total compensation for the 12 months before the date of loss;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (4) The rendering of home day care services to a relative of the “**tenant**”.
 3. “**Tenant**” means:
 - a. The person or persons named as occupants in **your** Lease/Rental Agreement.
 - b. An entity, which has executed **your** Lease/Rental Agreement on behalf of the person or persons occupying the “**residences premises**” as a residence.
 - c. Residents of the “**tenants**” household who are the “**tenants**” relatives; or
 - d. Other persons under the age of 21 and in the care of any person named above; or
 - e. An invited guest of a “**tenant**”; or
 - f. A student enrolled in school full-time, as defined by the school, who was a resident of the “**tenants**” household before moving out to attend school, provided the student is under the age of:
 - (1) 24 and is the “**tenants**” relative; or
 - (2) 21 and in the “**tenants**” care or the care of a resident of the “**tenants**” household who is the “**tenants**” relative;
 - g. A “**residence employee**” in the course of their employment while on the “**insured location**”. When the word “the” or “a” immediately precedes the word “**tenant**”, the words the “**tenant**” or a “**tenant**” together means one or more “**tenants**”.
 4. “**Insured location**” means:
 - a. The “**residence premises**”; and
 - b. The part of other premises, structures and grounds contained within continuous common grounds owned or operated by **you** and used by the “**tenant**” as a residence.

5. “**Occurrence**” means an accident on the “**insured location**”, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the “**coverage period**”, in “**property damage**” to the “**insured location**”.
6. “**Property damage**” means physical destruction of, or loss of use of any part of the “**insured location**” caused by the “**tenant**” including fire; smoke; explosion; water damage; accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance; falling objects (including but not limited to satellite dishes); freezing of plumbing heating or air conditioning; weight of “**tenant**” personal property; burglary; riot and civil commotion; and collapse of the building if directly caused by any of the aforementioned.
7. “**Rental income**” means the monthly rental charge for the covered “**residence premises**” which has suffered “**property damage**”, less any expenses that do not continue because the “**residence premises**” is being repaired or replaced and is unfit for occupancy.
8. “**Residence employee**” means an employee of the “**tenant**”, or an employee leased to the “**tenant**” by a labor leasing firm, under an agreement between the “**tenant**” and the labor leasing firm, whose duties are related to the maintenance or use of the “**residence premises**” including household or domestic services. A “**residence employee**” does not include a temporary employee who is furnished to the “**tenant**” to substitute for a permanent “**residence employee**” on leave or to meet seasonal or short-term workload conditions.
9. “**Residence premises**” means the residential dwelling unit where the “**tenant**” resides, and which is specifically scheduled to this policy as a “**residence premises**”. All furnishings belonging to the landlord are considered covered property in the “**residence premises**”.
10. “**Fungi**” means any type or form of fungus, including mold or mildew and any micro-toxins, spores, scents, or byproducts produced or released by “**fungi**”.
11. “**Coverage Period**”: Coverage under this Policy applies only to “**property damage**” which occurs during a valid “**coverage period**”. Aggregate coverage limits and other eligibility requirements shall apply per consecutive 12-month “**coverage period**” commencing with the Policy effective date unless otherwise stated. A new “**coverage period**” shall commence annually and the Policy shall automatically renew until cancelled or nonrenewed in accordance with the terms of the Policy.

SECTION II: COVERAGE

Property Damage Liability to Landlord’s Property

This policy applies to covered losses for “**property damage**” caused by a “**tenant**” to the “**insured location**” to which coverage applies.

- A. **We** will pay **you** up to the Limit of Insurance applicable to the “**residence premises**” for “**property damage**” caused by a “**tenant**” and for which the “**tenant**” is liable.
- B. **We** may investigate and settle any claim or suit as **we** deem appropriate. However, **we** have no duty to provide a defense for any “**tenant**”.

SECTION III: EXCLUSIONS

This policy does not provide coverage for the following:

- A. “**Vehicle liability**”, which means “**property damage**” arising from the ownership, maintenance, occupancy, operation, use, loading or unloading of aircraft, hovercraft, watercraft, or motor vehicles.
Motor vehicle means:
 1. Any motorized land conveyance and any trailer while being towed including their parts, equipment, and accessories whether or not the parts, equipment and accessories are in or upon the motor vehicle;
 2. A motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage on an “**insured location**” is not a motor vehicle;
 3. A trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration. A boat, camp, home, or utility trailer not being towed by or carried on a vehicle included in A.1. is not a motor vehicle;
 4. A motorized golf cart, snowmobile, or other motorized land vehicle owned by any “**tenant**” and designed for recreational use off public roads, while off an “**insured location**”. A motorized golf cart while used for golfing purposes is not a motor vehicle;
 5. Any vehicle while being towed by or carried on a vehicle included in A.1., A.2., A.3., or A.4.; and
 6. Electronic equipment designed to be operated solely by use of the power from the electrical system of

motor vehicles, including antennas, citizen band radios, radio telephones, car phones, radio transceivers, disc players, equalizers, speakers, and satellite navigation equipment.

- B. **Expected or intended damage**, which means “**property damage**” that is expected or intended by a “**tenant**” who is 13 years of age or older even if the resulting “**property damage**” is of a different kind, quality or degree than initially expected or intended.
- C. “**Business**”, which means “**property damage**” arising out of or in connection with a “**business**” conducted or engaged in by the “**tenant**”, whether or not the “**business**” is owned or operated by the “**tenant**” or employs the “**tenant**”. This Exclusion C. applies, but is not limited to, an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the “**business**”.
- D. “**Bodily injury**”, which includes any medical expense payments to any person.
- E. **War**, which means “**property damage**” caused directly or indirectly by war, including the following and any consequence of any of the following:
 - 1. Undeclared war, civil war, insurrection, rebellion, or revolution; invasion, acts of foreign enemies, hostilities;
 - 2. Warlike act by a military force or military personnel; or
 - 3. Destruction, seizure or use for a military purpose by or under the order of any government or public or local authority. Discharge of any nuclear, biological, or chemical agent or weapons will be deemed a warlike act even if accidental.
- F. **Controlled substances**, which means “**property damage**” arising out of, but not limited to the following: the use, sale, manufacture, delivery, transfer, possession, warehousing, or distribution by any person of a controlled substance as classified under the U.S. Controlled Substances Act, including but not limited to cocaine, LSD, marijuana, and all narcotic drugs.

This exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician.

This exclusion includes marijuana or “cannabis” regardless of any local or state law that conflicts with the U.S. Controlled Substances Act.

For the purpose of this exclusion, the following definition is added:

"Cannabis" means: Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic. Including but not limited to any of the following containing such THC or cannabinoid:

- 1. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks, and roots; or
- 2. Any compound, byproduct, extract, derivative, mixture, or combination, such as:
 - a. Resin, oil or wax;
 - b. Hash or hemp; or
 - c. Infused liquid or edible cannabis;Whether or not derived from any plant or part of any plant in 1. above.

- G. **Pollutants, asbestos, radon gas, lead and silicon**, which means “**property damage**” arising out of the actual, alleged, or threatened discharge, presence, dispersal, seepage, migration, release, escape of, ingestion, inhalation, absorption, contact with, exposure to, prolonged physical exposure to, or failure to detect or warn of the presence of pollutants, lead, asbestos or goods or products containing asbestos, the use of asbestos in construction or manufacturing any goods, product or structure; or the removal of or containment of asbestos from or within any goods, product or structure, or the installation, manufacture, transportation, storage or disposal of asbestos or goods or products containing asbestos, radon gas, silicon or anything containing such material or substance. In addition, **we** will not pay the cost or expense arising out of any:

1. request, demand, or order that any insured or others test for, monitor, clean up, treat, detoxify, or neutralize, to abate, mitigate, remediate, contain, remove, or dispose of any of these substances; or
2. claim or suit by or on behalf of a governmental authority for damages because of testing for monitoring, cleaning up, removing, containing, treating, detoxifying, or neutralizing, or in any way responding to, or assessing the effects of pollutants, asbestos, radon gas, lead, and silicon.

Pollutants means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, and waste. Waste includes material to be recycled, reconditioned, or reclaimed.

- H. "Fungi" and bacteria**, which means "**property damage**" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, presence of, growth or spread of, any "**fungi**", bacteria, mold, mildew, spores or other microorganism on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such damage. This includes any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, or disposing of, or in any way responding to, or assessing the effects of, "**fungi**" or bacteria, by any Insured or by any other person or entity.
- I. Loss assessment liability**, which means any liability for any loss assessment charged against the "**tenant**" as a member of an association, corporation, or community of property owners.
- J. Contractual liability**, which means any liability assumed under any contract or agreement entered into by the "**tenant**". However, this exclusion does not apply to written contracts:
1. That exclusively relate to the ownership, maintenance or use of the "**residence premises**"; and
 2. Where the contract or agreement was executed by the "**tenant**" prior to an "**occurrence**"; unless excluded in 1. above or elsewhere in this policy.
- K. "Property damage"**, which began or existed prior to the inception date of this policy, and which is alleged to continue into the "**coverage period**", including any loss arising out of workmanship, repairs and/or lack or repairs arising from "**property damage**" which occurred prior to the inception of the policy.
This exclusion applies whether or not:
1. The "**property damage**" or its cause was known to any insured before the inception date of this policy;
 2. Repeated or continued exposure to conditions causing the "**property damage**", occurred during the "**coverage period**" or caused additional or progressive damage during the "**coverage period**"; or
 3. The "**tenants**" obligation to pay damages was established as of the inception date of this policy.
- L. "Property damage" to property owned by any "tenant"**, which includes:
1. Costs or expenses incurred by the "**tenant**" or others to repair, replace, enhance, restore, or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "**insured location**";
 2. "**Property damage**" to property rented to, occupied, or used by or in the care of the "**tenant**" other than at the "**insured location**"; and
 3. Loss of "**rental income**", rental value or "**business**" income.
- M. Land, water, and air**, which means land (including but not limited to land on which the insured property is located), water or air, wherever and however occurring, or any interest or right therein.
- N. Seepage and/or pollution and/or contamination**, which means any loss, damage, cost or expense, or any increase in insured loss, damage, cost or expense, or any loss, damage, cost, expense, fine or penalty, which is incurred, sustained, or imposed by order, direction, instruction, or request of, or by any agreement with, any court, government agency or any public, civil, or military authority, or threat thereof, and whether or not as a result of public or private litigation, which arises from:
1. Any kind of seepage or threat of seepage; or any kind of pollution and/or contamination, or threat of pollution and/or contamination, whether or not caused by or resulting from covered "**property damage**".
This includes any measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat of seepage

or pollution and/or contamination.

2. The phrase “any kind of seepage or any kind of pollution and/or contamination” means seepage of, or pollution and/or contamination by, anything, including but not limited to:
 - a. Material designated as a 'hazardous substance' by the United States Environmental Protection Agency or as a 'hazardous material' by the United States Department of Transportation, or defined as a 'toxic substance' by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or;
 - b. Any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
 - c. The presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

O. Biological or Chemical Materials, which means any loss, damage, cost, or expense directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence to an “**occurrence**”.

P. “Electronic data”, which means any loss, damage, destruction, distortion, erasure, corruption, or alteration of “electronic data” from any cause, including but not limited to “computer virus”, or loss of use, reduction in functionality, cost, or any expense resulting from these, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

1. “Electronic data” means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such equipment.
2. “Computer virus” means a set of corrupting, harmful or otherwise unauthorized instructions or code, including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. “Computer virus” includes, but is not limited to, 'Trojan Horses', 'worms' and 'time or logic bombs'. However, in the event that fire or explosion results from any of the matters described in paragraph 1. above, **we** will pay up to the per “**residence premises**” Limit of Insurance, subject to all the terms, exclusions, and conditions of this policy for “**property damage**” to covered property, which is directly caused fire or explosion and occurs during the “**coverage period**”.
3. The value of any electronic data processing media covered under 2. above is as follows:
 - a. It includes the cost of the blank media, plus the costs of copying the “electronic data” from back-up or from originals of a previous generation.
 - b. It does not include any costs for research and engineering nor any costs of recreating, gathering, or assembling such “electronic data”.
 - c. If the media is not repaired, replaced, or restored the basis of valuation shall be the cost of the blank media.
 - d. **We** will not pay for any amount pertaining to the value of such “electronic data” to **you** or any other party, even if such “electronic data” cannot be recreated, gathered, or assembled.

Q. Nuclear Hazard Clause

Coverage does not apply to loss caused directly or indirectly by nuclear hazard. Nuclear hazard means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included in the policy.

R. Water: meaning:

1. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
2. Mudslide or mudflow;
3. Water which backs up through sewers or drains or overflows from a sump;

4. Water under the ground surface pressing on, flowing, or seeping through:
 - a. Foundations, walls, floors, or paved surfaces;
 - b. Basements, whether paved or not; or
 - c. Doors, windows, or other openings.

S. Non-Domesticated Animals, which means any damage arising from ownership, custody or care, use, or presence of any non-domesticated animal.

T. Vicious/Dangerous Animals

This insurance does not apply to liability caused by or originating from a dangerous or vicious animal, including but not limited to reptiles, insects or vermin owned by or in the care, custody or control of **you**, the **“tenant”** or any member of the **“tenants”** household.

U. Communicable Disease

This insurance does not apply to liability arising out of claims, accusations or charges brought by or against **you**, or any **“tenant”** for actual or alleged damages arising out of a communicable disease no matter how transmitted including, but not limited to, Acquired Immune Deficiency Syndrome (AIDS).

V. Absolute Electromagnetism

Regardless of any other provision of this insurance, this insurance does not apply to liability directly or indirectly caused by electromagnetism.

W. Punitive and Exemplary Damages

Regardless of any other provision of this insurance, this insurance does not apply to punitive or exemplary damages.

X. Voluntary Labor

This insurance does not apply to liability to any member, associate, affiliated member, or to any person or persons loaned to or volunteering services to **you**, or any **“tenant”** whether or not paid by **you** or the **“tenant”**, arising out of or in the course of work performed for **you**, the **“tenant”** or on **yours** or the **“tenants”** behalf.

Y. Assault and Battery, Criminal Acts

This insurance does not apply to liability:

1. Expected or intended from the standpoint of **you** or any **“tenant”**; or
2. Arising out of an assault or battery, provoked or unprovoked, or out of any act or omission in connection with prevention or suppression of an assault or battery, committed by **you** or any **“tenant”** or any member of the **“tenants”** household; or
3. Criminal acts, which includes any act deemed criminal under state or federal law. This includes, but is not limited to, the possession, use, production, sale, distribution, warehousing, processing, transportation and/or delivery of drugs or substances classified as Schedule I under the U.S. Controlled Substances Act, such as marijuana.

SECTION IV: ADDITIONAL COVERAGES

We will provide coverage for the following expenses related to a covered **“property damage”** loss. Payment shall not exceed the amount listed below and is included in the Limit of Insurance applicable to the **“residence premises”**:

- A.** Claim expenses **we** incur, and costs taxed against the **“tenant”** in any suit **we** defend regarding covered **“property damage”**.
- B.** Premiums on bonds required in a suit **we** defend regarding covered **“property damage”**, but not for bond amounts more than the per **“residence premises”** Limit of Insurance. **We** need not apply for or furnish any bond.
- C.** Reasonable expenses incurred by the **“tenant”** at **our** request, including actual loss of earnings, but not loss of other income, up to \$250 per day, for assisting **us** in the investigation or defense of a claim or suit.

- D. Interest on the entire judgment, which accrues after entry of the judgment and before **we** pay or tender, or deposit in court that part of the judgment, which does not exceed the per **“residence premises”** Limit of Insurance.
- E. Up to \$2,000 for biohazard cleanup expenses, in excess of any applicable security deposit that is a part of the lease/rental agreement, in the event of a death of a **“tenant”** which occurs in the **“residence premises”** and results in a need for biohazard cleanup. Biohazard cleanup includes biohazard recovery, decontamination, and blood cleanup performed by a company specifically licensed and/or certified to perform such services. Biohazard cleanup expenses are limited to the **“residence premises”** This coverage does not apply to any damage to personal property.
- F. An **“occurrence”** of loss identified and reported within fifteen (15) calendar days after the affected unit is vacated provided the loss is attributable to a stated peril as listed within SECTION I: DEFINITIONS C. 6. **“Property Damage”**, and the actual **“occurrence”** of the loss took place during the **“coverage period”**.

SECTION V: POLICY CONDITIONS

A. Limit of Insurance

- 1. **Our** total Limit of Insurance for all **“property damage”** resulting from any one **“occurrence”** will not be more than the Limit of Insurance applicable to the **“residence premises”**.
- 2. This per **“residence premises”** Limit of Insurance is the same regardless of the number of claims made. All **“property damage”** resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one **“occurrence”**.

B. Loss Settlement

We will pay the lesser of the costs to repair or replace the damaged property using similar materials and construction methods or the per **“occurrence”** Limit of Insurance applicable to the **“residence premises”**.

C. Severability of Insurance

Coverage applies separately to each **“residence premises”** **“tenant”** household. However, this condition does not increase the per **“residence premises”** Limit of Insurance for any one **“occurrence”**.

D. Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

E. Your Duties After an “Occurrence”

In the event of a loss, **you** must:

- 1. Give prompt notice to **us** including a description and details of the **“property damage”**.
- 2. Notify the police in case a law has been broken;
- 3. Protect any property from further damage;
- 4. Cooperate with **us** in the investigation of a claim;
- 5. Prepare an inventory of property damaged or expenses incurred;
- 6. When requested, show **us** the damaged property;
- 7. Provide **us** with records and documents **we** requested and permit **us** to make copies;
- 8. When requested, submit to examination under oath and sign the same; and sign a sworn proof of loss setting forth the details of the claim.

F. Suit Against Us

No one will have the right to join **us** as a party to any action against either **you** or the **“tenant”** and no action can be brought against **us** unless:

- 1. There has been full compliance with all terms of this policy; and
- 2. Until the obligation of the **“tenant”** has been determined by final judgment or agreement signed by **us**;
and

3. The action is commenced within two years after the end of the “**coverage period**”.

G. Bankruptcy

Your bankruptcy or insolvency will not relieve **us** of **our** obligations under this policy.

H. Other Insurance

1. Coverage provided under this policy shall be primary to other Commercial Property coverage held by the named insured, property owner or manager for triggering causes of loss to covered property, which are the result of “**tenant**” negligence, not otherwise excluded. **We** will pay the amount of covered loss or damage up to the Limit of Insurance shown in the Declarations.
2. In the event there is “**property damage**” liability coverage afforded to the “**tenant**” by a renter’s insurance policy, coverage under this policy shall be excess.

I. Coverage Period

Coverage under this policy applies only to “**property damage**” which occurs during a valid “**coverage period**”. The “**coverage period**” will commence upon the later of:

1. The policy effective date; or
2. The inception date of the lease agreement between the “**tenant**” and **you** for utilizing the “**residence premises**”; or
3. Such later coverage effective date as reported by **you**.

The “**coverage period**” shall cease upon the earlier of:

1. The policy cancellation or expiration date; or
2. The termination or expiration date of the lease agreement between the “**tenant**” and **you** for utilizing the “**residence premises**”; or
 - a. Such earlier coverage expiration date as reported by **you**; or
 - b. Such other cancellation date as precipitated by non-payment of premium or other valid reasons.

Aggregate coverage limits and other eligibility requirements shall apply per consecutive 12-month “**coverage period**” commencing with the Policy effective date unless otherwise stated. A new “**coverage period**” shall commence annually and the Policy shall automatically renew until cancelled or nonrenewed in accordance with the terms of the Policy.

J. Loss Reporting Period

An “**occurrence**” may be discovered and reported within fifteen (15) calendar days after a “**residence premises**” is vacated, however the actual “**property damage**” must have occurred during the “**coverage period**”.

K. Concealment or Fraud

We do not provide coverage if, whether before or after a loss, **you** have:

1. Intentionally concealed or misrepresented any material fact or circumstance;
2. Engaged in fraudulent conduct; or
3. Made false statements; relating to any claim or the insurance coverage provided under this policy.

SECTION VI: GENERAL CONDITIONS

A. Tenant is not an Insured

The “**tenant**” is not an insured, additional insured, or named insured under this policy.

B. Cancellation & Nonrenewal

1. **You** may cancel this policy at any time by returning it to **us** or by letting **us** know in writing of the date cancellation is to take effect.
2. **We** may cancel this policy at any time. **We** may do so by delivering to **you**, or mailing to **you** at the mailing address shown on the policy Declarations, written notice at least 10 days before the date cancellation is to take effect for material misrepresentation or non-payment of premium and 30 days for any other reason.

Proof of mailing will be sufficient proof of notice.

3. **We** may elect not to renew this policy. **We** may do so by delivering to **you**, or mailing to **you** at the mailing address shown on the policy Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.
4. Unless agreed otherwise by **us**, upon cancellation or non-renewal of this policy for any reason, all coverage shall immediately cease on the effective date of cancellation or policy expiration. The cancellation or expiration date of this policy shall be the end of the “**coverage period**” for all scheduled “**residence premises**”.
5. Upon termination or expiration of the lease agreement between **you** and the “**tenant**” for use of the “**residence premises**”, all coverage under this policy shall immediately cease.
6. When this policy is canceled by **you**, any unearned premium remitted for the period from the date of cancellation to the expiration or anniversary dates of the annual lease agreements will be refunded to **you** in accordance with **our** short rate methodology
7. Upon cancellation or nonrenewal, no additional “**residence premises**” or “**coverage periods**” may be reported after such date. This declination shall not be considered to be a cancellation of this policy and shall not be subject to provisions that apply to cancellation under this policy. As this policy allows for additional “**residence premises**” to be added during the “**coverage period**” by reporting to **us**, **we** may at any time decline to accept such additional “**residence premises**” under this policy.
8. In the event of non-payment of premium for any individual “**residence premises**” or non-payment of a monthly installment premium, **we** may at **our** option, deny coverage for such “**residence premises**” and/or monthly reporting period and the same shall not constitute cancellation of this policy.
9. If the named insured transfers ownership or management of a “**residence premises**” insured by this policy, the insurance may be extended under this policy for up to 60 days after the date of transfer of ownership or management.

C. Named Insured’s Duty to Notify Tenants

We have no duty to notify the “**tenant**” of cancellation or non-renewal of the policy. The named insured shall notify all “**tenants**” of cancellation or non-renewal of this policy.

D. Assignment

Assignment of this policy will not be valid unless **we** give **our** written consent.

E. Subrogation Transfer of Rights of Recovery Against Others to us

If **you** or the “**tenant**” to or for whom **we** make payment under this policy has rights to recover damages from another, those rights are transferred to **us** to the extent of **our** payment. All rights of recovery against any person may be waived in writing before a loss. If not waived, **you** and the “**tenant**” must do everything necessary to secure **our** rights and must do nothing after a loss to impair those rights.

F. Death

If a “**tenant**” dies, **we** insure the legal representative of the deceased but only with respect to the “**residence premises**” of the deceased covered under the policy at the time of death.

G. Waiver or Change of Coverage Provisions

A waiver or change of a provision of this policy must be done in writing by **us** to be valid. **Our** request for an examination or a request by either party for an appraisal will not waive any of **our** rights.

H. Liberalization Clause

If **we** make a change which broadens coverage under this edition of **our** policy without additional premium, that change will automatically apply to the named insured’s insurance as of the date **we** implement the change in this policy, provided that this implementation date falls within 60 days prior to or during the “**coverage period**” stated in the Declaration Page.

I. Premium Reporting and Remittance

1. Premium shall be computed in accordance with **our** rates as specified in the policy Declarations or as amended by **us**. **Premiums are fully earned upon remittance.**
2. Within 5 days after the close of each month, the named insured shall report to **us** such information as

mutually agreed to identify each “residence premises” being added or deleted from the policy; the effective date of addition or deletion; and the associated “coverage period”.

3. Any premium due shall be payable within 25 days after the close of each month. Coverage for any individual “residence premises” and the occupying “tenants” will not be effective unless **we** receive the report and the appropriate premium has been paid for such “residence premises”.
4. Coverage may not be backdated prior to the origination date of the “tenants” lease agreement. Failure by the named insured to report an individual “residence premises” shall void coverage for such “residence premises” and occupying “tenants”.
5. At **your** request, **we** do not provide coverage for any “residence premises” that **you** specify. **Your** nonpayment of premium for any individual “residence premises” shall, at **our** sole discretion be deemed evidence that **you** have waived coverage for such “residence premises”. If subsequent payment is tendered, **we** shall have the right but not the obligation to accept payment and extend coverage for such “residence premises”.
6. In the event that the “tenant” obtains acceptable insurance coverage or renters insurance in compliance with the terms of the lease agreement, coverage for the “tenants” “residence premises” shall be automatically cancelled.

J. Changes

This policy contains all the agreements between **you** and **us** concerning the insurance afforded. The first named insured shown on the Declarations is authorized to make changes in the terms of this policy with **our** consent. This policy's terms can be amended or waived only by endorsement issued by **us** and made a part of this policy.

K. Examination Of Your Books And Records

We may examine and audit **your** books and records as they relate to this policy at any time during the “coverage period” and up to three years afterward.

L. Inspections And Surveys

We have the right to:

1. Make inspections and surveys at any time;
2. Give **you** reports on the conditions **we** find; and recommend changes.
3. **We** are not obligated to make any inspections, surveys, reports, or recommendations and any such actions **we** do undertake relate only to insurability and the premiums to be charged. **We** do not make safety inspections. **We** do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And **we** do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes, or standards.

STATUTORY CONFORMITY

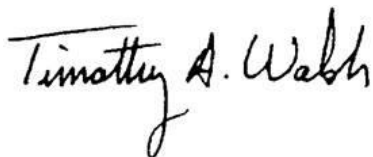
Any of the terms, conditions, exclusions, limitations, or other provisions of this Policy that are in conflict with any law applicable to the coverage afforded by the Policy are hereby amended to conform to the requirements of such law or laws.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
POLICY EXECUTION ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The Company has caused this policy to be signed by Authorized Officers.



Authorized Officer



Authorized Officer

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
EVIDENCE OF INSURANCE**

This Notice of Insurance has been purchased for the interests of the Named Insured on the property identified as follows:

Resident Details		
Primary Resident:	Effective Date:	
Community Name:	Apartment #:	
Monthly Charges	Insurance Details	Policy Details
Premium: Tax: Stamp Fee: Admin Fee: Certificate Fee: Total Charges:	Insurer: American National Lloyds Insurance Company Cover Holder: Master Policy:	Contents Coverage: Liability Coverage: Loss Deductible: Burglary Deductible:

COVERAGE DETAILS: This is not an insurance policy, but rather an EVIDENCE OF INSURANCE.

THIS IS YOUR NOTICE OF DISCLOSURE AND STATEMENT OF COVERAGE

For additional premium paid, contents coverage provides protection for your personal belongings extending to specified named perils (including Burglary) subject to the terms and conditions. Coverage may be narrower than a traditional renter's insurance policy. You are not the Named Insured but a Loss Payee under the elected contents coverage to the extent of your ownership interest in property insured. The Limit of Insurance for contents coverage shown above is the per unit per occurrence/aggregate limit for Tenant's Personal Property Coverage.

Coverage provided extends to resident's personal belongings while located on the insured premises.

This contents coverage extends Named Perils (Fire, Lightening, Windstorm/Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging, Sudden and Accidental Damage from Artificially Generated Electrical Current, and Volcanic Eruption, Ensuing Mold, Fungus, or Wet Rot, and Burglary) coverage subject to the terms of the policy. Coverage does not include earthquake or theft. This is not a complete list of exclusions. Please refer below on how to obtain a complete copy of the community's master policy.

We will pay no more than the least of the following amounts less the applicable deductible: repair or replacement cost without deduction for depreciation; or the Tenant's Personal Property Coverage Limit of Insurance (contents coverage) for loss to covered property; or the Limit of Insurance that applies to the item.

After a loss, the loss payee has the responsibilities of giving prompt notice to the insurance carrier with details of the loss, notifying the police if a law has been broken, and protecting their property from any further damage.

In the event of a loss, the insurance carrier may require proof of ownership for your covered contents. Receipts and/or photographs may be satisfactory and can expedite the claims process. LeaseTerm Solutions recommends that you inventory and photograph all your personal possessions and store the documentation in a secure location.

This evidence of insurance is a description of the insurance coverage listed herein and does not constitute a policy contract. The master policy contains the complete list of terms, conditions, limitations and exclusions. Please contact LeaseTerm Insurance Group, LLC at (888) 814-6950 if you would like a complete copy of the community's master policy. The master policy is underwritten by American National Lloyds Insurance Company.

Please contact LeaseTerm Insurance Group, LLC for full coverage details (888) 814-6950.

To report a claim, please go to APenroll.com and click Claims. Once a claim has been submitted, please contact (800) 333-2860 with questions or for updates on the status of the claim.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
EVIDENCE OF INSURANCE**

SURPLUS LINES DISCLOSURES

ALABAMA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 796886

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This contract is registered and delivered as a surplus line coverage under Alabama Surplus Line Insurance Law.

ALASKA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 100180588

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This is evidence of insurance procured and developed under the Alaska Surplus Lines Law, AS 21.34. It is not covered by the Alaska Insurance Guaranty Association Act, AS 21.80.

ARIZONA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: Pursuant to section 20-401.01, subsection B, paragraph 1, Arizona Revised Statutes, this policy is issued by an insurer that does not possess a certificate of authority from the director of the Arizona department of insurance and financial institutions. If the insurer that issued this policy becomes insolvent, insureds or claimants will not be eligible for insurance guaranty fund protection pursuant to title 20, Arizona Revised Statutes.

ARKANSAS

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This contract is registered and delivered as a surplus line coverage under the Surplus Lines Insurance Law, and it may in some respects be different from contracts issued by insurers in the admitted markets, and, accordingly, it may, depending upon the circumstances, be more or less favorable to an insured than a contract from an admitted carrier might be. The protection of the Arkansas Property and Casualty Guaranty Act does not apply to this contract. A tax of four percent (4%) is required to be collected from the insured on all surplus lines premiums.

CALIFORNIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 0L77293

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure:

IMPORTANT NOTICE:

1. The insurance policy that you have purchased is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.
2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.
3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.
4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC – the National Association of Insurance Commissioners – is the regulatory support organization created and governed by the chief insurance regulators in the United States.
5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.
6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.

7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker’s fee charged for this insurance will be returned to you.

COLORADO

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 521282

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This contract is delivered as surplus lines insurance under the Nonadmitted Insurance Act. The insurer issuing this contract is not admitted in Colorado but is an approved nonadmitted insurer. There is no protection under the provisions of the 'Colorado Insurance Guaranty Association Act.'

CONNECTICUT

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 2654817

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: **NOTICE: THIS IS A SURPLUS LINES POLICY AND IS NOT PROTECTED BY THE CONNECTICUT INSURANCE GUARANTY ASSOCIATION OR SUBJECT TO REVIEW BY THE CONNECTICUT INSURANCE DEPARTMENT. IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THIS POLICY.**

DELAWARE

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3000066490

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is issued pursuant to the Delaware Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Delaware Insurance Department. This insurer does not participate in insurance guaranty funds created by state law. In the event of insolvency of the surplus lines insurer, losses will not be paid by the state insurance guaranty fund.

DISTRICT OF COLUMBIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3099081

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the District of Columbia Department of Insurance.

FLORIDA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: P114461

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

GEORGIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 784693

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This contract is registered and delivered as a surplus line coverage under the Surplus Line Insurance Law, O.C.G.A. Chapter 33-5.

HAWAII

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 499952

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is issued by an insurer which is not licensed by the State of Hawaii and is not subject to its regulation or examination. If the insurer is found insolvent, claims under this contract are not covered by any guaranty fund of the State of Hawaii.

IDAHO

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 746348

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: **THIS SURPLUS LINES CONTRACT IS ISSUED PURSUANT TO THE IDAHO INSURANCE LAWS BY AN INSURER NOT LICENSED BY THE IDAHO DEPARTMENT OF INSURANCE. THERE IS NO COVERAGE PROVIDED FOR SURPLUS LINES INSURANCE BY EITHER THE IDAHO INSURANCE GUARANTY ASSOCIATION OR BY THE IDAHO LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION.**

ILLINOIS

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: Notice to Policyholder: This contract is issued, pursuant to section 445 of the Illinois Insurance Code, by a company not authorized and licensed to transact business in Illinois and as such is not covered by the Illinois Insurance Guaranty Fund.

INDIANA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3485745

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the Indiana Department of Insurance.

IOWA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is issued, pursuant to Iowa Code chapter 515I, by an eligible surplus lines insurer in Iowa and as such is not covered by the Iowa Insurance Guaranty Association.

KANSAS

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is issued by an insurer not authorized to do business in Kansas and, as such, the form, financial condition and rates are not subject to review by the Commissioner of insurance and the insured is not protected by any guaranty fund.

KENTUCKY

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: DOI-933352

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance has been placed with an insurer not licensed to transact business in the Commonwealth of Kentucky but eligible as a surplus lines insurer. The insurer is not a member of the Kentucky Insurance Guaranty Association. Should the insurer become insolvent, the protection and benefits of the Kentucky Insurance Guaranty Association are not available.

LOUISIANA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 723756

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: **NOTICE This insurance policy is delivered as surplus line coverage under the Louisiana Insurance Code. In the event of insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association or the Louisiana Life and Health Insurance Guaranty Association, which guarantees only specific types of policies issued by insurance companies authorized to do business in Louisiana. This surplus lines policy has been procured by the following licensed Louisiana surplus lines broker:**

MAINE

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: PRN261509

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is issued pursuant to the Maine Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Maine Bureau of Insurance.

MARYLAND

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3000030565

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure:

Please Read the Following Carefully Before Purchasing Insurance From a Surplus Lines Insurer.

This policy is issued by a surplus lines insurer that has been approved by the Maryland Insurance Administration to issue insurance policies in the surplus lines insurance market. Surplus lines insurers are not under the jurisdiction of the Maryland Insurance Administration and do not possess a certificate of authority to transact insurance business in the State of Maryland. Because surplus lines insurers are not under the jurisdiction of the Maryland Insurance Administration, your ability to seek assistance from the State if you have a problem with your insurance company is limited.

Property and Casualty Insurance Guaranty Corporation and Maryland Life and Health Insurance Guaranty Corporation provide funds that permit certain claimants or policyholders to receive payment of covered claims if their insurance company becomes insolvent (i.e., bankrupt) and is unable to pay the claims. However, these funds do not apply to surplus lines insurers, as a surplus lines insurer is not a member insurer of the Property and Casualty Insurance Guaranty Corporation or the Maryland Life and Health Insurance Guaranty Corporation. If a surplus lines insurer becomes insolvent (i.e. bankrupt), any claim that you have against the surplus lines insurer will not be covered by the funds administered by Property and Casualty Insurance Guaranty Corporation and Maryland Life and Health Insurance Guaranty Corporation.

If you have any questions regarding this disclosure or surplus lines insurance, please contact the Maryland Insurance Administration at 410-468-2340.

MASSACHUSETTS

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 2101780

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is insured by a company which is not admitted to transact insurance in the Commonwealth, is not supervised by the Commissioner of Insurance and, in the event of an insolvency of such company, a loss shall not be paid by the Massachusetts Insurers Insolvency Fund under Chapter 175D.

MICHIGAN

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance has been placed with an insurer that is not licensed by the state of Michigan. In case of insolvency, payment of claims may not be guaranteed.

MINNESOTA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 40654413

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: THIS INSURANCE IS ISSUED PURSUANT TO THE MINNESOTA SURPLUS LINES INSURANCE ACT. THE INSURER IS AN ELIGIBLE SURPLUS LINES INSURER BUT IS NOT OTHERWISE LICENSED BY THE STATE OF MINNESOTA. IN CASE OF INSOLVENCY, PAYMENT OF CLAIMS IS NOT GUARANTEED.

MISSISSIPPI

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 10150424

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: NOTE: This insurance policy is issued pursuant to Mississippi law covering surplus lines insurance. The company issuing the policy is not licensed by the State of Mississippi, but is authorized to do business in Mississippi as a nonadmitted company. The policy is not protected by the Mississippi Insurance Guaranty Association in the event of the insurer's insolvency.

MISSOURI

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 8400345

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. The insurer is not licensed by the state of Missouri and is not subject to its supervision.

MONTANA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3000416057

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This coverage is issued by an unauthorized insurer that is an eligible surplus lines insurer. If this insurer becomes insolvent, there is no coverage by the Montana Insurance Guaranty Association under the Montana Insurance Guaranty Association Act.

NEBRASKA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy is issued by a nonadmitted insurer, and in the event of the insolvency of such insurer, this policy will not be covered by the Nebraska Property and Liability Insurance Guaranty Association.

NEVADA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3486134

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is issued pursuant to the Nevada insurance laws by an insurer neither licensed by nor under the supervision of the Division of Insurance of the Department of Business and Industry of the State of Nevada. If the insurer is found insolvent, a claim under this contract is not covered by the Nevada Insurance Guaranty Association Act.

NEW HAMPSHIRE

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: The company issuing this policy has not been licensed by the state of New Hampshire and the rates charged have not been approved by the commissioner of insurance. If the company issuing this policy becomes insolvent, the New Hampshire insurance guaranty fund shall not be liable for any claims made against the policy.

NEW JERSEY

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 1624823

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: ALL OR SOME OF THE INSURERS PARTICIPATING IN THIS RISK HAVE NOT BEEN ADMITTED TO TRANSACT BUSINESS IN THE STATE OF NEW JERSEY, NOR HAVE THEY BEEN APPROVED AS A SURPLUS LINES INSURER BY THE INSURANCE COMMISSIONER OF THIS STATE. THE PLACING OF SUCH INSURANCE BY A DULY LICENSED SURPLUS LINES AGENT IN THIS STATE SHALL NOT BE CONSTRUED AS APPROVAL OF SUCH INSURER BY THE INSURANCE COMMISSIONER OF THE STATE OF NEW JERSEY. SUCH INSURANCE IS NOT COVERED BY THE NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION OR THE NEW JERSEY SURPLUS LINES INSURANCE GUARANTY FUND. **THIS INSURANCE IS ISSUED PURSUANT TO THE NEW JERSEY SURPLUS LINES LAW.**

NEW MEXICO

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This policy provides surplus lines insurance by an insurer not otherwise authorized to transact business in New Mexico. This policy is not subject to supervision, review or approval by the superintendent of insurance. The insurance so provided is not within the protection of any guaranty fund law of New Mexico designed to protect the public in the event of the insurer's insolvency.

NEW YORK

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: EX-1442770

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: THE INSURER(S) NAMED HEREIN IS (ARE) NOT LICENSED BY THE STATE OF NEW YORK, NOT SUBJECT TO ITS SUPERVISION, AND IN THE EVENT OF THE INSOLVENCY OF THE INSURER(S), NOT PROTECTED BY THE NEW YORK STATE SECURITY FUNDS. THE POLICY MAY NOT BE SUBJECT TO ALL OF THE REGULATIONS OF THE DEPARTMENT OF FINANCIAL SERVICES PERTAINING TO POLICY FORMS.

NORTH CAROLINA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: The insurance company with which this coverage has been placed is not licensed by the State of North Carolina and is not subject to its supervision. In the event of the insolvency of the insurance company, losses under this policy will not be paid by any State insurance guaranty or solvency fund.

NORTH DAKOTA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure:

Please Read the Following Carefully Before Purchasing Insurance From a Surplus Lines Insurer.

Notice:

1. An insurer that is not licensed in this state is issuing the insurance policy that you have applied to purchase. These companies are called "nonadmitted" or "surplus lines" insurers.
2. The insurer is not subject to the financial solvency regulation and enforcement that applies to licensed insurers in this state.
3. These insurers generally do not participate in insurance guaranty funds created by state law. These guaranty funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.
4. Some states maintain lists of approved or eligible surplus lines insurers and surplus lines producers may use only insurers on the lists. Some states issue orders that particular surplus lines insurers cannot be used.
5. For additional information about the above matters and about the insurer, you should ask questions of your insurance producer or surplus lines producer. You may also contact your insurance department consumer help line.

OHIO

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 1264680

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY AN APPROVED NON-LICENSED INSURER IN THE STATE OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY BY THE OHIO INSURANCE GUARANTY ASSOCIATION.

OKLAHOMA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 100294778

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: Surplus Lines contracts are not subject to the protection of any guaranty association in the event of liquidation or receivership of the Surplus Lines insurer.

OREGON

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance was procured and developed under the Oregon surplus lines laws. It is NOT covered by the provisions of ORS 734.510 to 734.710 relating to the Oregon Insurance Guaranty Association. If the insurer issuing this insurance becomes insolvent, the Oregon Insurance Guaranty Association has no obligation to pay claims under this insurance.

PENNSYLVANIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 920426

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is NOT covered by the Pennsylvania Insurance Guaranty Association.

RHODE ISLAND

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 2344541

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: NOTICE THIS INSURANCE CONTRACT HAS BEEN PLACED WITH AN INSURER NOT LICENSED TO DO BUSINESS IN THE STATE OF RHODE ISLAND BUT APPROVED AS A SURPLUS LINES INSURER. THE INSURER IS NOT A MEMBER OF THE RHODE ISLAND INSURERS INSOLVENCY FUND. SHOULD THE INSURER BECOME INSOLVENT, THE PROTECTION AND BENEFITS OF THE RHODE ISLAND INSURERS INSOLVENCY FUND ARE NOT AVAILABLE.

SOUTH CAROLINA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This company has been approved by the director or his designee of the South Carolina Department of Insurance to write business in this State as an eligible surplus lines insurer, but it is not afforded guaranty fund protection.

SOUTH DAKOTA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 40528286

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: THIS INSURANCE CONTRACT IS ISSUED BY A NON-ADMITTED INSURER WHICH IS NOT LICENSED BY NOR UNDER THE JURISDICTION OF THE SOUTH DAKOTA INSURANCE DIRECTOR.

TENNESSEE

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 982096

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as a surplus line coverage pursuant to the Tennessee insurance statutes.

TEXAS

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 2459637

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225 Insurance Code, requires payment of 4.85 percent tax on gross premium.

UTAH

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 748045

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah insurance commissioner. This policy receives no protection from any of the guaranty associations created under Title 31A, Chapter 28.

VERMONT

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 3485009

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: **The company issuing this policy is a surplus lines insurer and the rates charged have not been approved by the Commissioner of Financial Regulation. Any default on the part of the insurer is not covered by the Vermont Insurance Guaranty Association.**

VIRGINIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 1041589

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: The policy is being procured from or has been placed with an insurer approved by the State Corporation Commission for issuance of surplus lines insurance in this Commonwealth of Virginia, but not licensed or regulated by the Commission. There is not protection under the Virginia Property and Casualty Insurance Guaranty Association against financial loss to claimants or policyholders because of insolvency of an unlicensed insurer.

WASHINGTON

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 933888

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This contract is registered and delivered as a surplus line coverage under the insurance code of the state of Washington, Title 48RCW. It is not protected by any Washington state guaranty association law.

WEST VIRGINIA

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure:

Please Read the Following Carefully Before Purchasing Insurance From a Surplus Lines Insurer.

Notice:

1. An insurer that is not licensed in this state is issuing the insurance policy that you have applied to purchase. These companies are called "nonadmitted" or "surplus lines" insurers.
2. The insurer is not subject to the financial solvency regulation and enforcement that applies to licensed insurers in this state.
3. These insurers generally do not participate in insurance guaranty funds created by state law. These guaranty funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.
4. Some states maintain lists of approved or eligible surplus lines insurers and surplus lines brokers may use only insurers on the lists. Some states issue orders that particular surplus lines insurers cannot be used.
5. For additional information about the above matters and about the insurer, you should ask questions of your insurance agent or surplus lines licensee. You may also contact your insurance commission consumer help line.

THIS COMPANY IS NOT LICENSED TO DO BUSINESS IN WEST VIRGINIA AND IS NOT SUBJECT TO THE WEST VIRGINIA INSURANCE GUARANTY ACT.

WISCONSIN

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 9342349

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is with an insurer which has not obtained a certificate of authority to transact a regular insurance business in the state of Wisconsin, and is issued and delivered as a surplus lines coverage pursuant to s. 618.41 of the Wisconsin Statutes. Section 618.43(1), Wisconsin Statutes, requires payment by the policyholder of 3% tax on gross premium.

WYOMING

Surplus Lines Agent Name: John Murphy Lineberger
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
License Number: 414736

Agency Name: DepositIQ & RentersIQ Ins Agency LLC
Mailing Address: 2675 Paces Ferry Road, Suite 100
Atlanta, GA 30339
Agency Number: D64500

Surplus Lines Disclosure: This insurance contract is issued pursuant to the Wyoming Nonadmitted Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Wyoming Insurance Department. In the event of insolvency of the surplus lines insurer, losses will not be paid by the Wyoming Insurance Guaranty Association or the Wyoming Life and Health Guarantee Association.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
LOSS OF LANDLORDS RENTAL INCOME ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limit of Insurance: \$1,000 per residence premises / \$5,000 per occurrence

When **Loss of Landlords Rental Income** is shown on the Declarations under “**Coverages Selected**”, the following is added to the AssetProtect Coverage Master Policy, **SECTION II: COVERAGE:**

In the event of “**property damage**” to the “**insured location**” for which coverage is provided under SECTION II: COVERAGE, **we** will:

- A.** Pay up to the Limit of Insurance for the loss of “**rental income**” arising from those “**residence premises**” leased to “**tenants**” who are displaced while such “**residence premises**” are not suitable for occupancy as a result of a covered loss.
 - 1. Payment shall be the lesser of the actual “**rental income**” lost during the period required to repair or replace those “**residence premises**” damaged by the “**tenant**”, or the applicable Limit of Insurance shown on the Declarations for this coverage.
 - 2. This coverage is in addition to the Limit of Insurance for “**property damage**” to the “**insured location**”. However, the most **we** will pay is:
 - a. the per “**residence premises**” Limit of Insurance for loss of “**rental income**” for a single “**residence premises**” arising from an “**occurrence**”;
 - b. the per **occurrence** Limit of Insurance for loss of “**rental income**” for all “**residence premises**” arising from an “**occurrence**”.
- B.** Pay up to the applicable Limit of Insurance for the actual loss of “**rental income**” arising from a “**tenant**” default, which results in a sudden and unexpected vacancy of a “**residence premises**”.
 - 1. Payment shall be the lesser of the actual monthly “**rental income**” that is in default and otherwise uncollectable, or the applicable Limit of Insurance shown on the Declarations for this coverage.
 - 2. This coverage is in addition to the Limit of Insurance for “**property damage**” to the “**insured location**”. However, the most “**we**” will pay is:
 - a. the Limit of Insurance for each “**residence premises**” arising from an “**occurrence**”,
 - b. the Limit of Insurance for each “**occurrence**” under this endorsement in total for all “**residence premises**” arising from an “**occurrence**”.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

AssetProtect Coverage
PET DAMAGE COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Our Limit of Insurance for a **“Pet Damage”** claim is \$1,000 per unit per occurrence.

“Pet Damage” claims shall be subject to a deductible of \$250 per occurrence.

When **“Pet Damage”** is shown on the Declarations under **“Coverages Selected”**, the following is added to the AssetProtect Coverage Master Policy, **SECTION II: COVERAGE:**

“Pet Damage”, meaning actual **“property damage”** to the **“insured location”** caused by a **“Common Household Pet”** legally owned by the **“tenant”**.

“Common Household Pet” is defined as a domesticated animal, such as a dog, cat, bird, rodent (including a rabbit), fish, or reptile that is traditionally kept in the home for pleasure rather than for commercial purposes. If this definition conflicts with any applicable State or local law or regulation defining or limiting the pets that may be owned or kept in dwelling accommodations, the limitations the State or local law or regulation shall apply.

“Pet Damage” coverage does not extend to any non-domesticated animal. This definition of non-domesticated animal shall not include dogs that are used to assist persons with disabilities.

“Pet Damage” claims are paid after the application of any security deposits that have not already been assigned to separate move-out charges. This includes any deposit made to safeguard against damage to the premises in any form including money, insurance, bond or a trust, which will be pursued prior to tenant liability insurance being applied for **“Pet Damage”**. **We** will require a signed affidavit by the named insured confirming all security deposits have been pursued prior to our payment of loss on any claim arising out of the application of this endorsement.

We will reimburse the named insured for the cost to remediate an **“insured location”** from **“Pet Damage”** not otherwise recovered from any security deposits. The most **we** will pay for the cost to remediate **“Pet Damage”** shall be the **“Pet Damage”** Limit of Insurance shown above.

Special Exclusion

We do not cover loss if the loss is in progress or occurs within the first 30 days of the tenant’s enrollment date.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

AMERICAN NATIONAL LLOYDS INSURANCE COMPANY

**AssetProtect Coverage
BED BUG REMEDIATION EXPENSE ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limit of Insurance: \$500 per “residence premises” per “coverage period” - regardless of the number of occurrences or claims made.

Deductible: \$250 per occurrence

When Bed Bug Remediation Expense is shown on the Declarations under “**Coverages Selected**”, the following is added to the AssetProtect Coverage Master Policy, **SECTION II: COVERAGE:**

This endorsement provides coverage for remediation expenses incurred due to a “**bed bug infestation**” in the “**residence premises**”.

Special Exclusion

We do not cover loss if the loss is in progress or occurs within the first 30 days of the tenant’s enrollment date.

DEFINITIONS

1. “**Bed bugs**” means insects of the cimcid insect family, including but not limited to: cimex lectularius, cimex pilosellus, cimex adjunctus or cimex pipistrelle that feed on the blood of human beings.
2. “**Bed bug infestation**” means an infestation of the “**residence premises**” by “**bed bugs**” that has been confirmed by a state licensed pest control professional.

EXCLUSIONS APPLICABLE TO THIS ENDORSEMENT ONLY

This endorsement does not apply to and **we** do not cover:

1. “**Bodily injury**” arising out of or contributed to by a “**bed bug**” or “**bed bug infestation**”;
2. Damage to personal property;
3. “**Property damage**” that occurs off the “**residence premises**”;
4. Routine or ongoing remediation of the “**residence premises**”;
5. The cost of inspections to detect or verify the presence of “**bed bugs**” at the “**residence premises**”.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

**AssetProtect Coverage
LIMITED "FUNGI" AND BACTERIA REMEDIATION EXPENSE ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limit of Insurance: \$1,000 per unit per occurrence / \$75,000 "coverage period" aggregate

Deductible: \$250 per occurrence

The AssetProtect Coverage Master Policy, **SECTION III: EXCLUSIONS, H. Fungi or Bacteria** is revised by the addition of the following:

1. However, if "fungi" or bacteria is the direct result of "property damage" to the "insured location" that occurs during the "coverage period" and if all reasonable means were used to save and preserve the "insured location" from further damage at the time of and after that "occurrence", then **we** will pay up to the "Fungi and Bacteria Remediation Expense" per unit per occurrence Limit of Insurance, provided the aggregate has not been exhausted, for direct physical damage to the "insured location" caused by "fungi" or bacteria, including the cost of removal of the "fungi" or bacteria.

This limited coverage is included within, and is not in addition to, the Limit of Insurance for "property damage" to the "insured location".

- a. The "Fungi and Bacteria Remediation Expense" per unit per occurrence Limit of Insurance is the most **we** will pay, provided the aggregate has not been exhausted, for the total of all "fungi" and bacteria loss or damage arising out of an "occurrence"; and
- b. The "Fungi and Bacteria Remediation Expense" "coverage period" aggregate Limit of Insurance is the most **we** will pay for the total of all "fungi" and bacteria loss or damage arising out of all "occurrences" during each annual "coverage period"; even if the "fungi" or bacteria continues to be present or active, or recurs, at a later time or in a later "coverage period".

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

AssetProtect Coverage
TENANT PERSONAL PROPERTY COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THIS POLICY. PLEASE READ IT CAREFULLY

This endorsement provides limited coverage for personal property while on the “insured location”. Coverage is narrower than that found under a renter’s insurance policy. This endorsement does not provide coverage for the perils of theft or mysterious disappearance, vandalism or malicious mischief. The “tenant” is not the named insured. The “tenant” is the Loss Payee under this endorsement.

Limit of Insurance: The per unit per occurrence/aggregate limit is shown on the Evidence of Insurance.

Deductibles: \$500 per occurrence for covered causes of loss other than burglary
\$1,000 per occurrence for covered losses resulting from burglary

INSURING AGREEMENT

We will provide the insurance described in this endorsement in return for the payment of the premium and compliance with all provisions of the policy applicable to the named insured and the “tenant” respectively. The Limit of Insurance for this coverage is shown on the Evidence of Insurance.

A. Damage To “Tenants” Personal Property

We will pay up to the Limit of Insurance shown for this coverage on the Evidence of Insurance for covered losses to personal property owned by the “tenant” while located at an “insured location”, occupied by the “tenant” as a “residence premises”, subject to the following provisions:

1. Coverage is limited to eligible “residence premises” scheduled and reported to us in accordance with the AssetProtect Coverage Master Policy **SECTION VI: GENERAL CONDITIONS, I. Premium Reporting and Remittance**.
2. Any coverage provided by this endorsement will cease for each eligible “residence premises” upon the earlier of the policy cancellation or expiration date. When this coverage is canceled by you, any unearned premium remitted for the period from the date of cancellation to the expiration or anniversary dates of the annual lease agreements will be refunded to you in accordance with our short rate methodology.
3. **Covered Causes of Loss**
Applicable only to this endorsement, we insure for direct damage to covered “tenants” personal property resulting from the following covered causes of loss, unless otherwise excluded by any part of this endorsement.
 - a. Fire or Lightning
 - b. Windstorm or Hail
 - c. Explosion
 - d. Riot or Civil Commotion
 - e. Aircraft; which does not include self-propelled missiles, drones, or spacecraft.
 - f. Vehicles Owned by Others
 - g. Smoke; meaning the sudden and accidental damage from smoke, including the emission or puff back of smoke, soot, fumes or vapors from a boiler, furnace or related equipment. This does not include loss caused by smoke from agricultural smudging or industrial operations.
 - h. Falling Objects; which does not include loss to covered property contained in the “residence premises” unless the roof or an outside wall of the “residence premises” is first damaged by a falling object. Damage to the falling object itself is not covered.
 - i. Weight of Ice, Snow or Sleet; which causes damage to covered property contained in the “residence premises”.
 - j. Accidental Discharge or Overflow of Water or Steam; which means the accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. A plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment. However, this coverage does not include:
 - (1) Losses to the system or appliance from which the water or steam escaped;

- (2) Losses caused by or resulting from freezing; unless reasonable care has been used to;
 - a. maintain heat in the building; or
 - b. shut off the water supply and drain all systems and appliances of water.
 However, if the building is protected by an automatic fire protective sprinkler system, reasonable care must be used to continue the water supply and maintain heat in the building for coverage to apply.
- (3) Losses on the **"residence premises"** caused by accidental discharge or overflow which occurs away from the **"residence premises"**; or
- (4) Losses caused by mold, **"fungi"** or wet rot as a result of accidental discharge or overflow of water or steam unless hidden within the walls or ceilings or beneath the floors or above the ceilings of the **"residence premises"**. However, if such loss occurs, **we** will pay no more in total for all such loss than the sublimit for mold, **"fungi"** and wet rot described below. This limited coverage for mold, **"fungi"** or wet rot does not increase the Limit of Insurance applying to the damaged property.

Section B. Exclusions 3. Water Damage, paragraphs a. and c. below, that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under this cause of loss.

- k. Sudden and Accidental Tearing Apart, Cracking, Burning Or Bulging; which means the sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water. This does not include loss caused by or resulting from freezing.
- l. Sudden And Accidental Damage from Artificially Generated Electrical Current; this does not include loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.
- m. Volcanic Eruption; this does not include loss caused by earthquake, land shock waves or tremors.
- n. Mold, **"fungi"** or wet rot; which means loss to covered property caused by mold, **"fungi"** or wet rot directly ensuing from a covered cause of loss. However, the maximum **we** will pay is \$250 in total for such loss. This limited coverage for mold, **"fungi"** or wet rot does not increase the Limit of Insurance applying to the damaged property.
- o. Burglary; which means loss to covered property as a result of burglary as evidenced by forcible entry to the **"residence premises"** and the prompt filing of a police report by the **"tenant"**. However, this limited coverage does not include;
 - (1) Mysterious disappearance,
 - (2) Lost or misplaced property,
 - (3) Burglary from a **"residence premises"** under construction,
 - (4) A **"residence premises"** that has been vacant or unoccupied for 30 or more consecutive days.

4. **Personal Property Not Covered**

We do not cover the following **"tenants"** personal property:

- a. Animals, birds or fish;
- b. Motor vehicles, aircraft, hovercraft or watercraft including their accessories, equipment or parts; whether or not attached. However, **we** do cover motor vehicles not required to be registered for use on public roads or property which are:
 - (1) Used solely to service the **"tenants"** residence; or
 - (2) Designed to assist the elderly, infirmed handicapped;
- c. Property of roomers, boarders, a **"home-sharing occupant"**, or of any other person occupying the **"residence premises"** as a result of any **"home-sharing host activities"**;

"Home-Sharing Host Activities" mean the rental or holding for rental of the **"residence premises"**, in whole or in part, by a **"tenant"** to a **"home-sharing occupant"** for monetary compensation, a mutual exchange of services or other compensation. **"Home-sharing host activities"** include any other related property or service made available and provided by a **"tenant"** for use during such rental.

"Home-Sharing Occupant" means a person other than a **"tenant"** who:

 - (1) Has entered into a contract or an agreement with a **"tenant"** for **"home-sharing host activities"** for short-term lodging purposes; or
 - (2) Is accompanying or staying with a person described in paragraph (1) above.
- d. Property rented or held for rental to others by the **"tenant"**;
- e. **"Business"** data, including such data stored in books of account, drawings or other paper records; or computers and related equipment. However, **we** do cover the cost of blank recording or storage media, and of prerecorded computer programs available on the retail market;

5. **Additional Coverage**

We provide the following additional coverage under this endorsement.

- a. Debris Removal: **We** will pay the **"tenants"** reasonable expense for the removal of debris of covered property if a covered cause of loss results in damage to the property. **We** will pay up to \$100 for debris removal. This

coverage does not increase the Limit of Insurance for this coverage shown on the Evidence of Insurance.

- b. Trees, Shrubs and Other Plants: **We** will pay for damage to trees, shrubs or plants within the “**residence premises**” for damage resulting from a covered cause of loss. **We** will pay up to \$100 for all trees, shrubs or plants. No more than \$25 of this limit will be paid for any one tree, shrub or plant. However, **we** do not cover property grown for “**business**” purposes. This coverage is additional insurance.
- c. Building Additions and Alterations: **We** will pay for damage resulting from a covered loss to building improvements or installations, made or acquired at the “**tenants**” expense, to that part of the “**residence premises**” used exclusively by the “**tenant**”. **We** will pay up to \$250 for such building improvements or installations. This coverage does not increase the Limit of Insurance for this coverage shown on the Evidence of Insurance.
- d. Glass or Safety Glazing Material: **We** will pay for the breakage of glass or safety glazing material which is part of the “**residence premises**” and covered as Building Additions and Alterations when caused directly by a covered loss.
We cover the direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of the “**residence premises**” arising from a covered loss. However, this coverage does not include loss:
 - (1) To covered property which results because the glass or safety glazing material has been broken, except as provided above; or
 - (2) On the “**residence premises**” if the “**residence premises**” has been vacant, or unoccupied for more than 30 consecutive days immediately before the loss. A “**residence premises**” being repaired is not considered vacant.The limit for this coverage is \$100. This coverage does not increase the Limit of Insurance that applies to the damaged property.
- e. Reasonable Repairs: includes any costs incurred by the “**tenant**” for the necessary measures taken to protect property that is damaged by a covered cause of loss from further damage. This coverage does not increase the Limit of Insurance that applies to the damage property.

6. **Deductible**

We will pay only that part of the total of all loss payable that exceeds the applicable deductible for the covered cause of loss.

7. **Special Limits of Insurance**

Special limits apply for certain categories of property. The special Limit of Insurance for each category shown below applies solely to the limited coverage provided in this endorsement and is the total Limit of Insurance for each loss for all personal property in that category. These special limits do not increase the Limit of Insurance shown on the Evidence of Insurance.

- a. \$50 for money, bank notes, bullion, gold other than gold ware, silver other than silverware, platinum other than platinum ware, coins, medals, scrip, stored value cards and smart cards, securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps.
 - (1) This limit applies to the above categories regardless of the medium (such as paper or computer software) on which the material exists.
 - (2) This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- b. \$50 for jewelry, watches, furs, “precious” and “semiprecious” stones, firearms, silverware, silver-plated ware, gold ware, gold-plated ware, platinum ware, platinum-plated ware and pewter ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
- c. \$50 for property used primarily for “**business**” purposes.

B. Exclusions – Tenant Personal Property

We do not insure for direct physical damage caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or “**occurrence**” contributing concurrently or in any sequence to the loss. These exclusions apply regardless of the magnitude of physical damage resulting from an “**occurrence**”.

- 1. **Ordinance or Law**, which means any ordinance or law requiring or regulating:
 - a. The construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris; which result in a loss in value to property; or
 - b. any request, demand or order that any insured or others test for, monitor, clean up, treat, detoxify, or neutralize, to abate, mitigate, remediate, contain, remove or dispose of, or assess the effects of, pollutants, asbestos, radon gas, lead and silicon. Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant,

including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

This exclusion, 1. applies whether or not property has been physically damaged.

2. **Earth Movement**, which means:
 - a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption.
 - b. Landslide, mudslide or mudflow;
 - c. Subsidence or sinkhole; or any other earth movement including earth sinking, rising or shifting; caused by or resulting from human or animal forces or any act of nature.
3. **Water Damage**, which means:
 - a. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.
 - b. Water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or,
 - c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.
4. **Power Failure**, which means the failure of power or other utility service if the failure takes place off the “**residence premises**”.
5. **Neglect**, which means failure of the “**tenant**” to use all reasonable means to save and preserve property at and after the time of a loss.
6. **War**, which means “**property damage**” caused directly or indirectly by war, including the following and any consequence of any of the following:
 - a. Undeclared war, civil war, insurrection, rebellion or revolution; invasion, acts of foreign enemies, hostilities;
 - b. Warlike act by a military force or military personnel; or,
 - c. Destruction, seizure or use for a military purpose by or under the order of any government or public or local authority. Discharge of any nuclear, biological or chemical agent or weapons will be deemed a warlike act even if accidental.
7. **Nuclear Hazard**: This exclusion pertains to Nuclear Hazard to the extent set forth in **C. Special Conditions** as shown below.
8. **Intentional Loss**, which means any loss arising out of any act the “**tenant**” commits or conspires to commit with the intent to cause damage to property, even if the person committing the act is insane, intoxicated or otherwise impaired. In the event of such loss, no “**tenant**” is entitled to coverage, regardless of whether or not the “**tenant**” committed or conspired to commit the act causing the loss.
9. **Governmental Action**, means any destruction, confiscation or seizure of personal property by order of any governmental or public authority.
10. **Freezing**, which includes any freezing, thawing, overflow, leakage or discharge of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures. This exclusion does not apply if reasonable care has been used to: (exception does not apply to a sump, sump pump or related equipment or a roof drain, gutter, downspout of similar fixtures or equipment)
 - a. Maintain heat in the building; or
 - b. Shut off the water supply and drain all systems and appliances of water
However, if the building is protected by an automatic fire protective sprinkler system, reasonable care must be used to continue the water supply and maintain heat in the building for coverage to apply.
11. **Theft**, which includes mysterious disappearance.
12. **Vandalism or Malicious Mischief**.

13. Mold, “**fungi**” or wet rot, which means any form or type of: “**fungi**”, bacteria, mildew, mold, spores, or other microorganism on or within a building or structure, including any allergens, irritants, mycotoxins, or scents, byproducts, microbial volatile organic compounds produced by or associated therewith; or reproductive body, substance, vapor, gas, scent or byproducts produced by or arising therefrom. **We** do not pay for any expense for assessing, testing, monitoring, abating, detoxifying, neutralizing, mitigating, removing, remediation or disposing of mold, “**fungi**” or wet rot.

This exclusion does not apply to the limited coverage for mold, “**fungi**” or wet rot provided in **Damage To “Tenants” Personal Property** above.

14. **Acts of Terrorism**, including but not limited to “certified acts” or acts carried out by means of dispersal, application or release of pathogenic or poisonous or chemical materials.

15. **Fire Department Service Charge**, meaning any charges assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect property.

16. **Property Removed**, which includes any property removed from the “**residence premises**” even if it is removed to protect such property from potential damage as a result of a covered cause of loss.

17. **Loss Assessment**, which means any share of loss assessment charged against the “**tenant**” of the “**residence premises**” by a corporation or association of property owners.

18. **Pollution**, which is the discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the covered causes of loss. Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Waste does not include sewage.

19. **Weather**, which includes dampness of any other atmospheric conditions.

20. **Wear and tear**, marring, scratching, contamination, spoilage, decay or deterioration.

21. **Mechanical breakdown**, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself.

22. **Smog**, rust or other corrosion, or dry rot.

23. **Faulty, inadequate or defective planning or work**, which includes

- a. Zoning, development, surveying, siting;
- b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- c. Use of materials in repair, construction, renovation or remodeling; or maintenance; of any property or the “**residence premises**”.

24. **Settling, shrinking, bulging or expansion**, including resultant cracking of covered property or any bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings.

C. Special Conditions

1. Insurable Interest and Limit of Insurance

We will not pay in any one loss more than the amount of the “**tenants**” interest in covered property at the time of loss; or more than the applicable Limit of Insurance. This condition applies regardless of the number of “**tenants**” having an insurable interest in the damaged property.

2. Duties After a Loss

If there is damage to covered property, **we** have no duty to provide coverage under this endorsement if any failure to comply with the following duties is prejudicial to **us**. These duties must be performed either by the “**tenant**” seeking coverage, or **you**, the landlord:

- a. Give prompt notice to **us** including a description and details of the “**property damage**”;
- b. Notify the police in case a law has been broken;
- c. Protect the property from further damage;

- d. Cooperate with **us** in the investigation of a claim;
- e. Prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss.
- f. Attach all bills, receipts and related documents that prove ownership and justify the figures in the inventory;
- g. As often as **we** reasonably require, show the damaged property;
- h. Provide **us** with records and documents **we** request and permit **us** to make copies;
- i. Submit to examination under oath, while not in the presence of another “**tenant**”, and sign the same;
- j. Send to **us**, within 60 days after **our** request, the “**tenants**” signed, sworn proof of loss which sets forth, to the best of the “**tenants**” knowledge and belief:
 - (1) The time and cause of loss;
 - (2) The interests of all “**tenants**” and all others in the property involved and all liens on the property;
 - (3) Other insurance which may cover the loss;
 - (4) The inventory of damaged personal property described in e. above.

3. **Loss Settlement**

If **we** give the “**tenant**” written notice within 30 days after **we** receive the “**tenants**” signed, sworn proof of loss, **we** may repair or replace any part of the damaged property with material or property of like kind, quality, model year and condition.

We will pay no more than the least of the following amounts less the applicable deductible:

- a. Repair or replacement cost without deduction for depreciation; or
- b. The Limit of Insurance shown on the Evidence of Insurance for loss to covered property; or
- c. For loss to any item described in **A. Damage To “Tenants” Personal Property, 7. Special Limits of Insurance**, the Limit of Insurance that applies to the item.

4. **Loss to a Pair or Set**

In case of covered “**property damage**” to a pair or set **we** may elect to:

- a. Repair or replace any part to restore the pair or set to its value before the loss; or
- b. Pay the difference between the actual cash value of the property before and after the loss.

5. **Coverage Period**

Coverage under this endorsement applies only to covered losses occurring during a valid “**coverage period**”.

6. **Other Insurance**

If a loss covered by this endorsement is also covered by other insurance (including but not limited to personal property under a **tenants** renters or personal property insurance policy), insurance provided by this coverage is excess over any amounts payable under any such other insurance.

7. **Suit Against Us**

No action can be brought against **us** unless there has been full compliance with all of the terms of this Policy and the action is started within two years after the date of loss.

8. **Loss Payment**

We will adjust all losses with the “**tenant**”. **We** will pay the “**tenant**” unless some other person is legally entitled to receive payment. The loss will be payable 60 days after **we** receive the “**tenants**” proof of loss and reach an agreement with the “**tenant**”; or there is an entry of a final judgment; or there is a filing of an appraisal award with **us**.

9. **Follows Policy Terms and Conditions**

This endorsement is subject to the same terms and conditions of this policy to which it is attached.

10. **No Benefit to Bailee**

We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this Policy.

11. **Nuclear Hazard Clause**

Coverage does not apply to any damage caused directly or indirectly by “nuclear hazard”. “Nuclear hazard” means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included in the policy.

12. Recovered Property

If the **“tenant”** or **we** recover any property for which **we** have made payment under this endorsement, the **“tenant”** or **we** will notify the other of the recovery. At the **“tenants”** option, the property will be returned to or retained by the **“tenant”** or it will become **our** property. If the recovered property is returned to or retained by the **“tenant”**, the loss payment will be adjusted based on the amount the **“tenant”** received for the recovered property.

13. Concealment, Fraud, or Criminal Acts

We do not provide coverage to any **“tenants”** under this endorsement if, whether before or after a loss, the **“tenant”** has intentionally concealed or misrepresented any material fact or circumstance; engaged in fraudulent or criminal conduct; or made false statements; relating to the insurance provided by the endorsement.

A criminal act includes any act deemed criminal under state or federal law. This includes, but is not limited to, the possession, use, production, sale, distribution, warehousing, processing, transportation and/or delivery of drugs or substances classified as Schedule I under the U.S. Controlled Substances Act, such as marijuana.

14. Tenant Is Not a Named Insured

The **“tenant”** is not a named insured, additional insured or additional named insured under this endorsement. The **“tenant”** is the Loss Payee to the extent that coverage has been afforded by the endorsement, subject to the following provisions;

- a. The **“tenant”** must be in good standing under the lease agreement with all rents and other amounts due from the **“tenant”** to the named insured; and
- b. The named insured must have paid **us** all premiums due to **us** under this policy.
- c. If the named insured fails to provide **“tenants”** with proper notice of coverage termination due to the sale of an **“insured location”**, then coverage under this policy will be provided to a **“tenant”** who has paid their premium. The **“tenant”** must provide the insurer evidence of payment for coverage to exist.

STATUTORY CONFORMITY

Any of the terms, conditions, exclusions, limitations or other provisions of this endorsement that are in conflict with any law applicable to the coverage afforded by the endorsement are hereby amended to conform to the requirements of such law or laws.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

American National Lloyds Insurance Company

IMPORTANT NOTICE OF PRIVACY POLICY AND INFORMATION PRACTICES

The American National Companies respect your right to privacy. This notice explains how we collect and use personal data about our customers.

Information We Collect

The personal data about you we obtain may include:

- Name, age, addresses, social security number, marital status
- Occupation, current and past medical history, financial information

We collect personal data from a variety of sources, such as:

- Applications or other forms you submit
- Consumer reporting agencies and insurance data banks
- Your business dealings with us or other companies

How We Use and Disclose Personal Data

We do not share or sell personal data about our current or former customers to anyone. We only disclose data about you as permitted or required by law. Where permitted by law, such disclosures may be made without further notice to you. Disclosures we may legally make include:

- Those necessary to service your insurance or annuity contract
- Those made with your approval or at your direction
- Those made to assist law enforcement and prevent fraud
- Those made to comply with federal, state, or local laws

We protect your personal data. The only employees who have access to your data are those who must have it to provide products or services to you. Examples of functions that require access to personal data include:

- Underwriting and policy service
- Claims processing
- Reinsurance

We share personal data with insurance data banks that collect information about claim history. Insurance data banks may retain personal data and disclose it to other insurance companies and others legally entitled to see it.

We send current customers a privacy notice each year. If we change our practices, we will inform you promptly.

Your Right To Review and Correct Personal Data

You have the right to review your personal data in our files, and to ask us to correct data if it is in error. You have the right to ask us to delete data you do not wish us to keep. We will only continue to keep that data if it is required in order to service your insurance.

If you wish to review your personal data, please send a written request to **Privacy Compliance, P. O. Box 1896, Galveston, Texas 77553-9902**. Include your name, address, telephone number, policy number and Company name.