

## Residents Make Mistakes, Now You Don't Have To Pay For Them

Resident-caused damage often leads to financial hardships for apartment residents and the property. Traditional renters insurance programs are difficult to implement resulting in low resident participation – typically less than 20%. Renters Advantage enables you to achieve 100% resident participation lowering your repair costs, saving time and improving profitability. Renters Advantage has the industry's easiest enrollment process, is simple to maintain and enforce, and provides extensive control.

## Achieve High Resident Participation

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



Renters Advantage	
<b>Primary Coverage</b>	Resident Liability, With Contents Optional
<b>Policy Type</b>	Commercial Master Policy (Except OH, NY & IL)
<b>Implementation Process</b>	Auto-Acceptance Through Internet Delivery Tool
<b>Payment Method</b>	Residents Typically Pay With Rent

## The Policy Structure That Puts You in Control

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

## Easy Implementation, Trouble-Free Process

Deciding to start a new initiative is the easy part. Effective, simple implementation is the key to full resident participation and real bottom-line results. No other program provides such a strong focus on implementation along with the track record, tools and support to make it happen. With Renters Advantage, property owners benefit from the following:

- A licensed sales team to provide follow up at the community level
- Resident-oriented brochures, websites and fact sheets
- Education materials and on-site training for leasing and maintenance teams
- Integration with existing systems including resident screening and property management software
- Outstanding resident service and support – nationwide
- Account management support including marketing plans, results monitoring, and executive reviews

### Learn More

To find out how to increase renters insurance participation contact your licensed Renters Advantage representative at 800.999.0350 or visit [www.FADVSafeRent.com/TLC](http://www.FADVSafeRent.com/TLC).

## The Simple Solution from a Trusted Source

Renters Advantage is a product of First American Property & Casualty Insurance Company, rated "A-" (excellent) by A.M. Best, the world's most authoritative source of insurance company ratings. First American Property & Casualty is a subsidiary of The First American Corporation, a multibillion dollar, Fortune 500 company that has been in business for over 100 years. Renters Advantage is offered through the Multifamily Community Insurance Agency, Inc.