

Your Renters Kit

# Resident Benefits Program



## Air Filter Deliveries

- ✓ **Breathe Easier:** Reduce allergens and improve indoor air quality
- ✓ **Automated Schedule:** Automatic filter deliveries right when you need them
- ✓ **Save Money:** Keep your HVAC running efficiently and lower energy bills



## Credit Building

- ✓ **Boost Your Score by up to 200 points:** Rent payments reported to all 3 credit bureaus
- ✓ **No Extra Effort:** Automatic reporting with positive-only impact
- ✓ **Qualify for More:** Improve your credit profile for better loans and approvals



## ID Theft Protection

- ✓ **\$1M Identity Theft Coverage:** Stay protected from fraud and financial threats
- ✓ **24/7 Fraud Resolution:** Dedicated specialists help you recover if your identity is stolen
- ✓ **Dark Web Monitoring:** Alerts if your personal information is compromised



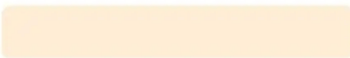
## Tenant Legal Liability Protection

- ✓ **Stay Protected:** Against accidental damage like fire, water, and negligence
- ✓ **Lease Compliance:** Meets property management insurance requirements
- ✓ **Peace of Mind:** Avoid unexpected out-of-pocket expenses for tenant liability



## For Your Convenience

- ✓ **Online Portals:** Residents have the ability to use an online portal for making payments, reporting repairs, etc.
- ✓ **Easy to pay:** Ability to pay at over 250 locations in Southern Nevada, including 7-Eleven, Walmart, CVS, and Walgreens!
- ✓ **ACH:** Residents can pay rent using ACH and receive their security deposit back via ACH so there is no wait for a check in the mail!

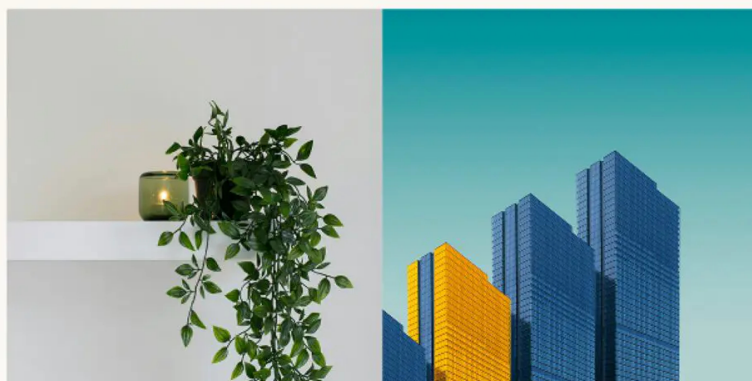


## We Care About Maintenance

- ✓ **Call in Repairs Any Time:** Our maintenance hotline is open 24/7/365
- ✓ **Vetted Licensed Vendors:** We vet our vendors to ensure professional treatment of our residents
- ✓ **Free Inspection Map:** Residents have access to a photo app to document issues at the property



Better Living,  
Made Simple.





# Welcome to Your New Home

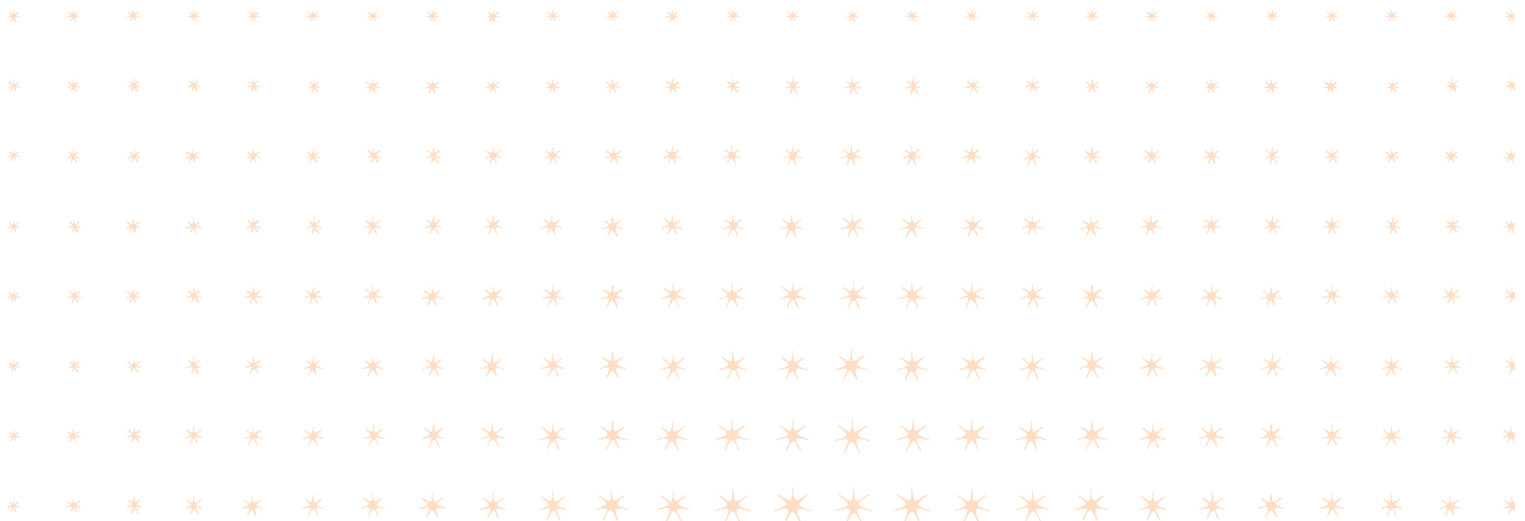
## Your Renters Kit



# Your Renters Kit

As a valued tenant, you automatically gain access to an exclusive set of renter perks tailored to enhance your living experience and provide you with peace of mind throughout your lease. Our carefully designed benefits ensure that you are not only protected but also supported with services that make day-to-day living easier and more convenient. From credit reporting to proactive assistance with move-in and move-out processes, every aspect of the program is crafted to offer you security and ease.

Below is a detailed breakdown of what's included in the Renters Kit, along with how each benefit works to improve your renting experience.



# Tenant Legal Liability Protection

As part of your lease agreement, you receive valuable Tenant Legal Liability (TLL) protections. These benefits provide financial security and peace of mind during your lease term. For full details, refer to the Explanation of Protections included with your Lease Addendum.

## Key Benefits of TLL Protections:

### Renter Contents Protection

- Protection for your personal belongings against specific perils, such as fire or burglary, up to the limits defined in your lease addendum.
- Subject to a deductible.

### Premises Legal Liability Coverage

- Protects you from financial responsibility for damages to the property caused by covered incidents.
- Limits and exclusions apply, as detailed in your Lease Addendum.

## Making a Claim:

### To file a claim, please follow these steps:

- Notify the property manager in writing as soon as possible.
- Submit all required documentation, such as receipts or proof of loss, within the specified timeframe.
- Cooperate with the claims process, including providing additional information if needed.

### For claims assistance, contact:

Claims Support

Phone: 888-585-4974

Email: [Claims@YRIG.com](mailto:Claims@YRIG.com)



# Credit Reporting

Your rent payments can now help build your credit score! By participating in our credit reporting program, on-time rent payments will be reported to the major credit bureaus, allowing you to establish or improve your credit score just by paying your rent on time.



## Why Should You Increase Your Credit Score?

The lifetime cost of higher interest rates from bad or mediocre credit can exceed six figures.



### Access to More Options

You may qualify for new financial products such as credit cards that offer rewards or perks.



### Obtain Lower Interest Rates

You may qualify for better mortgage and additional loan terms with a high credit score.



### More Lender Choices

You will have more lenders willing to provide loans to be able to select the best lender.

# Identity Theft Coverage

Protecting your identity is more crucial than ever in today's digital world. With our comprehensive Identity Theft Protection, you'll have peace of mind knowing that your personal information is being monitored 24/7. This coverage includes real-time alerts for suspicious activity, assistance with identity restoration, and up to \$1 million in coverage. Our service ensures that you are covered from every angle.



You will receive an email from our partner, USA ID Recovery shortly after move-in with sign-up instructions.

## What is Included?

- Family coverage
- Identity experts are available 24 hours a day, 7 days a week.
- Recovery Advocate develops a Personalized Recovery Plan.
- Advocate disputes/reverses all fraudulent transactions.
- Covers ID theft with no family fraud or other exclusions.
- Identity is restored to pre-theft status.
- Covers medical and IRS fraud.
- Unlimited restorations.
- No deductible.
- Lost wallet vault.
- Pro-active Premium Identity Monitoring.
- \$1 Million Expense Reimbursement Policy (AIG).

# Air Filter Delivery

Breathe easier and keep your home running smoothly with our convenient Air Filter Delivery service. Replacing air filters regularly not only improves the air quality in your home but also helps extend the life of your HVAC system, lowering energy costs and reducing the need for repairs.

Our service delivers the right air filters based on your specific system's needs and replacement schedule, ensuring you always have the filters you need. We'll also send timely reminders when it's time to replace them, so you never have to worry about missing a replacement. It's an effortless way to keep your home comfortable and running smoothly.

You will get an email notification once filters have been delivered.

**Automatic Air Filter Deliveries**

**Email Reminders to Change Filters**



## EXPLANATION OF PROTECTIONS

### A. PROTECTIONS

#### 1. Liability Protection

Option 1 - If the "Option 1" box is checked in the **Lease Addendum**, and the monthly fee is paid, then the **Property Manager** agrees to provide the following protections:

- a) *Renter Contents* – The **Property Manager** will reimburse the **Renter** for a maximum of \$10,000 in the aggregate during the **Lease Term** for the **Replacement Cost** of a **Renter Contents Liability Loss** and any **Additional Living Expense**. Subject to a \$500 deductible.
- b) *Renter Premises Legal Liability* – The **Property Manager** will reimburse the **Renter** for a maximum of \$100,000 in the aggregate during the **Lease Term** for a **Renter Premises Legal Liability Loss**. **Bodily Injury** is included in **Renter Premises Legal Liability Loss**, subject to a \$10,000 sublimit per each **Renter Premises Legal Liability Loss**.

### B. DEFINITIONS

1. **Actual Cash Value** means the cost to repair or replace **Renter Contents**, at the time of loss or damage, whether that property has sustained partial or total loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence.
2. **Bodily Injury** means bodily injury, bodily harm, sickness, disease, or death of a natural person who is not the **Renter**, directly resulting from a **Renter Premises Legal Liability Loss**.
3. **Covered Property** means the dwelling or unit occupied by the **Renter** and described in the **Lease Agreement**, including any accompanying physical property not owned by the **Renter**, but does not include any dwelling or unit vacant for 30 or more consecutive days.
4. **Property Manager** means the Property Manager, owner, lessor or similarly identified person or entity indicated on the **Lease Agreement**.
5. **Lease Addendum** means the addendum provided to the **Renter** in conjunction with the **Lease Agreement** indicating the selection or waiver of the protections provided herein, in conjunction with this Explanation of Protections.
6. **Lease Agreement** means the contract between the **Property Manager** and the **Renter** governing the **Covered Property**.
7. **Lease Term** means the period reflected on the **Lease Agreement**.



8. **Peril** means:

- a) Fire or lightning;
- b) smoke, but not smoke caused by agricultural smudging or industrial operations;
- c) explosion;
- d) accidental discharge or overflow of water or steam;
- e) sprinkler leakage;
- f) falling objects, but only if the roof or exterior wall of the **Covered Property** is damaged by the falling object, and damage to the falling object itself is not covered;
- g) freezing of plumbing, heating or air conditioning;
- h) discharge or overflow from appliances;
- i) weight of **Renter's** personal property, but not for purposes of a **Renter Contents Liability Loss**;
- j) burglary, but only if a police report was promptly filed by the Renter, and this does not include mysterious disappearance, or lost or misplaced property; Burglary means the unlawful taking of property within premises that has been closed and in which there are visible marks evidencing forcible entry. Proof of purchase and receipts are required.
- k) riot and civil commotion; or
- l) collapse of the building if directly caused by any of the aforementioned

**Peril** does not include because of any:

- m) ordinance or law, the compliance with which results in the theft or destruction of **Renter Contents**;
- n) earth movement, including earthquake, landslide, or sink hole;
- o) named storm or flood within a flood zone;
- p) electrical power failure;
- q) war, including undeclared war, civil war, insurrection, rebellion, or revolution;
- r) nuclear hazard, however caused; or
- s) action caused by the **Renter** or the **Renter's** guests or agents, whether intentionally, recklessly, or negligently, provided that this is a **Peril** for purposes of **Renter Premises Legal Liability Loss**.
- t) Sewer/septic stoppages and backups.

9. **Additional Living Expense** means the necessary increase in living expenses incurred by the **Renter** so that the **Renter's** household can maintain its normal standard of living up to the Personal Property Limit shown in the lease addendum for Additional Living Expense. **Additional Living Expense** is limited to the shortest time required to repair or replace the damaged property or, if the **Renter** permanently relocates, the shortest time required for the **Renter's** household to settle elsewhere. (**Additional Living Expense** is limited to a maximum of \$50 per day)

10. **Property Damage** means the damage to, destruction of, or loss of use of any part of the **Covered Property** or other property owned or leased by the **Property Manager**, and does not include any:

- a) contractual or vicarious liability;
- b) property owned by the **Renter**; or
- c) damage to, destruction of, or loss of use due to:

1. the ownership, maintenance, occupancy, operation, use, loading or unloading of any motorized vehicle;
  2. actions expected or intended by a **Renter** over the age of 13, even if the resulting damage is of a different kind, quality or degree than initially expected or intended;
  3. any business conducted or engaged in by the **Renter**, whether or not the business is owned or operated by the **Renter**, or employs the **Renter**; or
  4. war including undeclared war, civil war, insurrection, rebellion, or revolution.
11. **Renter** means the renter, resident, lessee or similarly identified person or entity indicated on the **Lease Agreement**.
12. **Renter Contents** means personal property owned by the **Renter**, but does not include:
- a) animals, birds, or fish;
  - b) motorized vehicles or trailers;
  - c) property owned by any roomer, boarder, or guest;
  - d) commercial or business property;
  - e) property rented or held for rental to others by the **Renter**; or
  - f) electronic data, however, **Renter Contents** does include blank storage media.
13. **Renter Contents Liability Loss** means the **Actual Cash Value** or **Replacement Cost** due to burglary or destruction of **Renter Contents** due to a **Peril** located within the **Covered Property**.
14. **Renter Premises Legal Liability Loss** means:
- a) settlements or judgments fully or partially resolving the **Renter's** liability for **Property Damage** resulting from a **Peril**; and
  - b) the cost of a lawyer, selected by the **Property Manager**, to defend the **Renter** from liability for **Property Damage** resulting from a **Peril**.
- Provided, the **Property Manager** shall not have any further obligation to settle or defend the **Renter** once the **Property Manager** has paid the maximum amount **Renter Legal Liability Loss** selected by the **Renter** on the **Lease Addendum**. Further provided, **Renter Legal Liability Loss** does not include amounts incurred by or on behalf of any person or entity other than the **Renter**, unless constituting covered **Bodily Injury**.
15. **Replacement Cost** means the cost to repair or replace **Renter Contents**, at the time of loss or damage, whether that property has sustained partial or total loss or damage, with material of like kind and quality, without a deduction for deterioration, depreciation and obsolescence.
16. **Deductible**. We will pay for any covered loss to **covered property** only when it exceeds the applicable deductible shown on the lease addendum.

### C. RENTER OBLIGATIONS

1. As an express condition precedent to the **Property Manager's** obligation to pay a **Renter Contents Liability Loss**, the **Renter** must:
  - a) provide written notice to the **Property Manager** of any **Renter Contents Liability Loss** as soon as possible, and not later than 60 days following the cessation of the **Peril**;
  - b) protect **Renter Contents** from further loss; and
  - c) send the **Property Manager**, within 60 days of the **Property Manager's** request, a sworn affidavit setting forth the following to the best of the **Renter's** knowledge and belief:
    1. the time and date of the **Peril**;
    2. the interests of all **Renters** and all others in the **Renter Contents**, including all liens on the **Renter Contents**;
    3. the identity of any insurance that may provide coverage for the **Renter Contents**; and
    4. a detailed inventory of all claimed **Renter Contents** and value claimed by the **Renter**.
  - d) be current on their rent.
2. As an express condition precedent to the **Property Manager's** obligation to pay a **Renter Premises Legal Liability Loss**, the **Renter** must:
  - a) provide written notice to the **Property Manager** of any written or oral demand or assertion that the **Renter** may be liable for **Renter Premises Legal Liability Loss** as soon as possible and thereafter:
    1. promptly forward to the **Property Manager** every notice, demand, summons or other process relating to the **Renter Premises Legal Liability Loss**;
  - b) provide written notice to the **Property Manager** of any **Property Damage** knowingly caused by the **Renter** as soon as possible, and not later than 60 days following the **Renter's** knowledge of the **Property Damage**;
  - c) not voluntarily make any payment, assume any obligation, make any admission, or incur any expense in connection with any **Property Damage**;
  - d) send the **Property Manager**, within 60 days of the **Property Manager's** request, a sworn affidavit setting forth the following to the best of the **Renter's** knowledge and belief:
    1. the time and date of the **Peril**;
    2. any reasonably available information concerning the time, place and circumstances of the **Property Damage**;
    3. the names and addresses of any witnesses to the **Property Damage** and the **Peril**; and
    4. the identity of any insurance that may provide coverage for the **Property Damage**; and

## **REQUIRED PROPERTY DAMAGE LIABILITY INSURANCE:**

The Landlord requires Resident obtain liability coverage of at least \$100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Tenant is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

To satisfy the insurance requirement, Resident may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Kit Benefits Package; or (2) obtain alternative liability coverage from an insurer of Resident's choice. The option Resident chooses will not affect whether Resident's lease application is approved or the terms of Resident's Lease.

**Option 1:** Do nothing. Tenant will be automatically enrolled into an insurance policy as part of the Resident Kit Benefits Package. No further action is required. Coverage will begin on the effective date of Resident's lease and continue throughout the lease term. Please refer to the evidence of insurance that is supplied by Five Star Property Management for additional coverage details. The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.

**Option 2:** Buy a policy. If Resident prefers, Resident may find, purchase, and maintain another policy that satisfies the Landlord's requirements. The Resident Kit Benefits Package monthly amount will be adjusted by \$14. Visit <https://verify.yourrenterskit.com/d28k5vgqyvghvywkdh> and follow the instructions listed there to provide evidence of the required insurance coverage to your Landlord. It is Resident's responsibility to pay premiums directly to your insurance provider. If the policy is terminated or lapses, Resident will be subsequently enrolled into the policy referenced in Option 1 above.

### **Please be sure that your policy meets the following criteria:**

- Policy is purchased from an A-rated carrier.
- Policy meets or exceeds the required \$100,000 in property damage and legal liability.
- Five Star Property Management is listed as additional interest.
- Five Star Property Management address is listed as: 345 W Bearcat Drive, Suite A, South Salt Lake, Utah 84115.