

# Important Tip for All Renters

## Why Buy Renters Insurance?

If you're a renter, you may not think you need insurance at all. (Your landlord already has insurance on the building, right?) But you may not realize that your landlord's policy doesn't cover any of your personal property.



What would happen to your belongings if:

- Your apartment building burned down?
- A thief broke into your home?
- A guest slipped and was injured in your kitchen?
- The home you're renting suffered water damage?

Without renters insurance, you have no coverage for personal property loss or damage. Fortunately, you can get affordable renters insurance (also called apartment insurance) to protect you in situations like these.

You may consider checking first with your auto insurance provider who may offer a discount.

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## Easy, 2-step Application Process

1. Fill out an Application and submit with the \$100 non-refundable application fee.
2. Move in within 2 weeks of application approval – possibly sooner!

## Qualification Requirements

- 12 mo verifiable, sufficient income\*
- 12 mo verifiable housing history\*
- Credit report clear of housing-related collections or judgments

\* Additional suitable security may be approved on a case-by-case basis (i.e. co-signer, additional rent held in escrow). **Do not apply if you have been evicted.**

## History

Approval criteria focuses on verification of employment and income; and on verification of good rental or mortgage payment history. We know that many good, hard-working people have found themselves in serious financial difficulty—especially in the last few years. We are able to provide housing in many cases. Call our office to speak with a housing specialist.

## To hold a property:

1. Application & \$100 application fee (non-refundable)
2. Security Deposit
  - a. If you **HAVE VIEWED** the property (Subject to \$50 processing fee if cancelled BEFORE approval; or Forfeited if cancelled AFTER approval or fail to move in.
  - b. **PRIOR TO VIEWING** the property (w/ viewing contingency: 100% refundable if property is refused at viewing; OR Forfeited if cancelled AFTER approval & viewing, or if you fail to move in.

**NOTE:** Space is provided on page 2 of the application for an applicant to request a contingency. Any contingency listed there becomes a point of negotiation. If the owner declines to accommodate the contingency, applicant may choose to decline the property and the deposit is 100% refunded.

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