

Dear Resident,

We're reaching out to let you know about an opportunity to save money on your resident liability and personal property insurance. We recently implemented two new programs to help all our residents comply with the lease provision requiring residents to carry \$100,000 of liability coverage. It also provides our residents with access to \$4,000 of personal property coverage.

We have partnered with POPIC, LLC to provide a Resident Liability Program ("RLP") so you can easily and inexpensively comply with the insurance requirement of your lease. For just \$11.00/month, your lease requirement to maintain \$100,000 of liability insurance will be satisfied. And, for ultimate convenience, the \$11.00 charge is paid monthly with your rent! The RLP is the simplest way to satisfy your lease requirement, it is inexpensive and convenient, and is the preferred method of protection.

We have also partnered with Worth Ave. Group to provide our residents with access to a comprehensive Personal Property Program ("PPP"). This program provides our residents with \$4,000 of personal contents coverage for only \$5.00/month. Just like the RLP, the personal property fee is paid monthly with your rent. The PPP covers all personal contents, such as electronics, furniture, clothing, appliances, etc. and covers against theft, accidental damage, liquid damage, fire, flood, natural disasters, etc.

### **What is required of me?**

- Sign the Required Insurance Addendum to Lease Agreement and submit it to the leasing office. There are two ways to sign this form:
  1. Sign the form electronically by logging into the resident portal, clicking the pencil icon to 'Sign Documents,' then clicking 'Sign' next to the 'Required Insurance Addendum to Lease Agreement.' Complete the steps to sign electronically. There is nothing you need to do beyond that for the form  
—OR—
  2. Print, sign and return the attached form to us.
- Decide to be enrolled in our RLP and PPP or choose to stay with your third-party insurance vendor.

### **What are my options?**

To satisfy the lease requirement, you have two options:

#### **Option 1: Enroll in our Resident Liability & Personal Property Programs**

- Just let us know and you will be automatically enrolled in the Resident Liability Program and Personal Property Program. There is nothing else you need to do for this option beyond canceling your current liability policy.
- \$16.00 will be added to your monthly lease charges.
- Note: If you only wish to be enrolled in the RLP and would like to opt-out of the PPP, simply complete the enclosed PPP opt-out form.

#### **Option 2: Keep your liability insurance from a licensed agent and provide proof of coverage**

You may keep your liability insurance from a licensed agent; however, the policy must be updated to meet the following requirements and it must be submitted to POPIC, LLC in order to opt-out of our RLP:

- Policy must have a minimum of \$100,000 of liability coverage
- The property must be named as an additional party
- POPIC-Lighthouse must be named as an additional party with the correct address:  
PO Box 1159  
Newport Beach, CA 92659
- A copy of the policy/declarations page must be emailed to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com) (the certificate or declaration page should also contain your policy limits of coverage with a minimum of \$100,000 for general legal liability)

*Please note: If you do not actively opt-out of the Resident Liability Program by providing your own insurance that meets the lease requirements and following the steps outlined above, then you will be enrolled automatically.*

If you have any questions regarding the program or your lease requirements, reach out to us or reach out to our RLP Program Administrator directly via email at [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com) or by telephone at (949) 269-1410.

Thank you,

Your Lighthouse Property Management Team

## REQUIRED INSURANCE ADDENDUM TO LEASE AGREEMENT

### Master Resident Liability Program (“MRLP”)

This Addendum is attached to and becomes a part of the Residential Lease Agreement. For the duration of the Lease Agreement, Lessee (“Resident”) is required to maintain and provide the following minimum required insurance coverage:

- \$100,000 Limit of Liability for Resident’s legal liability for damage to the landlord’s property for no less than the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, water damage, and falling objects.
- Resident is required to furnish Lessor (“Landlord”) with evidence of Minimum Required Insurance prior to occupancy of leased premises, for the duration of the Lease and at the time of each Lease renewal. If at any time Resident does not have Minimum Required Insurance, Resident is in breach of the Lease Agreement and Landlord shall have, in addition to any other rights under the Lease Agreement, the right but not the obligation to purchase Minimum Required Insurance coverage and seek reimbursement from the Resident for all costs and expenses associated with such purchase.
- Resident may obtain Minimum Required Insurance or broader coverage from an insurance agent or insurance company of Resident’s choice. If Resident furnishes evidence of such insurance and maintains the insurance for the duration of the Lease Agreement, then nothing more is required.
- If Resident does not maintain Minimum Required Insurance, the insurance requirement of this Lease Agreement may be satisfied by Landlord, who may schedule the Resident’s unit in the Master Resident Liability Program (“MRLP”). The MRLP will satisfy the Minimum Required Insurance coverage listed above. An amount equal to the total cost of the MRLP and administrative fees shall be charged as additional rent to Resident by the Landlord. Some important points of this program, which Resident should understand are:
  1. MRLP is not personal liability insurance or renter’s insurance. Landlord makes no representation that MRLP covers the Resident’s personal property (contents), additional living expense or liability arising out of bodily injury to any third party. If Resident requires any of these coverages, then Resident should contact an insurance agent or insurance company of Resident’s choice.
  2. The MRLP may be more expensive than the cost of Minimum Required Insurance obtainable by Resident elsewhere. At any time, Resident may contact an insurance agent or insurance company of their choice for insurance options to satisfy the Minimum Required Insurance under the Lease Agreement.
  3. The total cost to the Resident for the Landlord enrollment in the MRLP is Eleven Dollars (\$11.00) per month.
- If Resident obtains Minimum Required Insurance or broader coverage from an insurance agent or insurance company of Resident’s choice, Resident agrees to:
  1. Name the Property Name as an additional interest; and
  2. Name POPIC-Lighthouse as an additional interest:
    - PO Box 1159 Newport Beach, CA 92659
  3. Email a copy of the policy/declarations page to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com)
- Enrollment in the MRLP is not mandatory, and Resident may purchase Minimum Required Insurance or broader coverage from an insurance agent or insurance company of Resident’s choice, after which time enrollment in the MRLP will be terminated by the Landlord.

Resident agrees to pay Landlord this amount as additional rent and all other obligations in the Lease Agreement. Resident understands that any liability insurance Landlord purchases for itself under this section will not cover you for your loss or damage to your personal property—only a renter’s insurance policy does this.

### Personal Property Program (“PPP”)

Resident hereby acknowledges that Resident shall be automatically enrolled in additional personal property damage and replacement coverage for an Additional Fee of Five Dollars (**\$5.00 per month**). The Personal Property Program (“PPP”) provides a limit of \$4,000 of coverage with a \$500 deductible. Resident may opt out of the PPP at any time by notifying Landlord of Resident’s decision to opt

out and by completing the required opt out form ("PPP Opt Out Form") and emailing the form to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com). The PPP Opt Out Form must be completed no later than thirty (30) days prior to Resident's next billing cycle, to opt out of PPP for the subsequent month. By completing the PPP Opt Out Form, Resident acknowledges that he or she shall not be allowed to file any claims for loss or damage under the PPP and Resident shall be personally responsible for any and all damage to Resident's property as stated above. Upon execution of the PPP Opt Out Form, Resident shall not be eligible for coverage under any PPP until the following Contract Term.

The PPP shall be arranged through Worth Ave. Group ("WAG"). Resident acknowledges that WAG is in no way affiliated with Landlord. If Resident fails to remit payment of the Additional Fee for the PPP when due, Resident shall automatically be opted out of the PPP, will not be allowed to file any claims for loss or damage to the Resident's personal property and will be personally responsible for damage to Resident's property whether or not a PPP Opt Out Form is completed. All claims under the PPP shall be processed directly through WAG according to WAG's instruction, and Landlord shall not be responsible for the processing or payment of any claim.

Resident agrees to pay Landlord this amount as additional rent and all other obligations in the Residential Lease Agreement.

Please email all PPP Opt Out Forms to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com).

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Resident Signature

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Date

# Resident Liability Insurance Options

## What You Need To Know

As a condition of our lease, we require all residents to carry liability insurance (\$100,000) for damage to the landlord's property during the term of their lease.

To satisfy this lease requirement you have two options:

### Option 1: Do nothing – you will be automatically enrolled in our Resident Liability Program

You pay the monthly fee together with rent. (See complete details below.) This does not cover your personal belongings.

**Cost:** \$11.00 per month

### Option 2: Purchase liability insurance from a licensed agent and provide proof of coverage

Having liability insurance should meet your lease requirement.

**Cost:** Depends on your provider and applicant's creditworthiness, among other factors

## Resident Liability Program Details

### Policy Coverage: \$100,000 Legal Liability for damage to landlord's property.

The coverage provided by our resident liability program meets the minimum requirements of the lease. The policy covers only your legal liability for damage to the landlord's property (covered losses include fire, smoke, explosion, water damage, or backup or overflow of sewer, drain, or sump) up to \$100,000.

This policy is not personal liability insurance or renters insurance. The policy does not cover any of your personal belongings, additional living expenses, or liability arising out of bodily injury or property damage to any third party. If you are interested in these additional coverage(s), you should contact a licensed insurance agent or insurance company of your choice.

**Monthly Cost:** \$11.00 / Per Month

**Policy Details:** All claims should be reported to your Property Manager. Please review the Insurance Addendum to Lease Agreement for further information on our insurance requirements and for additional important disclosures about the coverage we will acquire and bill you for if you do not provide us with proof of insurance you buy yourself.

*Please Note: You are under no obligation to participate in the resident liability program. You may satisfy the lease requirement by obtaining a personal liability insurance or liability insurance policy from an insurance agent or insurance company of your choice and providing proof of coverage (a copy of the declarations page) for the duration of your lease. WE URGE YOU TO SPEAK TO A LICENSED AGENT OR BROKER ABOUT YOUR OPTIONS.*

Resident Liability Insurance Program is administered by Property Owners Protection Insurance Company, LLC | (949) 269-1410 | [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com)

## **Resident Liability Program (“RLP”) Opt Out Instructions**

Lessee may opt out of the RLP at any time by updating your current liability insurance policy to meet the following requirements and sending a copy of the updated policy or declarations page to POPIC.

### **Step 1**

Contact your insurance company and update the policy as follows:

- Policy must have a minimum of \$100,000 of liability coverage
- The property must be named as an additional party
- POPIC-Lighthouse must also be named as an additional party with the correct address:  
PO Box 1159  
Newport Beach, CA 92659

### **Step 2**

A copy of the policy/declarations page must be emailed to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com) (the certificate or declaration page should also contain your policy limits of coverage with a minimum of \$100,000 for general legal liability).

*Residents are automatically enrolled in the RLP. Lease charges will not be removed from your ledger until POPIC verifies compliance with the insurance requirement.*



# Apartment Plus

Insurance Coverage for Your Personal Property

**Thank you for choosing Worth Ave. Group** to protect your valuable personal property! You should have received an email from us with a link to set your password and register your account. If you have not received this email, please contact us at 1-800-620-2885. Once registered, your online account provides access to manage your policy and submit claims.

## What items are covered?



Laptop, Tablet & Phone



Electronics



Clothing & Jewelry



Sports & Music Equipment



Appliances & Furniture



Much More!



## What perils are covered?



Cracked Screens



Liquid Damage



Accidental Damage



Theft & Vandalism



Power Surge By Lightning



Fire, Flood & Natural Disasters



**Need to File a Claim?**

[www.worthavegroup.com/claim-submission](http://www.worthavegroup.com/claim-submission)



Customer Service via Phone or Chat

[www.worthavegroup.com](http://www.worthavegroup.com)

1-800-620-2885

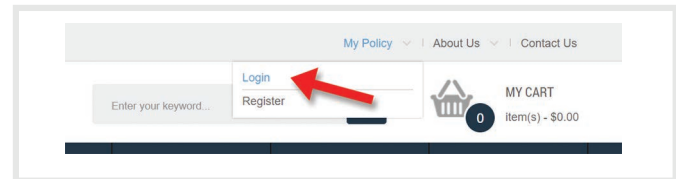


# Individual Online Claims Instructions

**Worth Ave. Group:** Leading Provider of Personal Property Insurance.

## Step 1: Go to Our Website

Go to [www.worthavegroup.com](http://www.worthavegroup.com) and rollover "My Policy" at the top of the page. Click on "Login".



## Step 2: Login to Your Policy

To login to your policy or policies, please enter your email address and password. Click "Login".

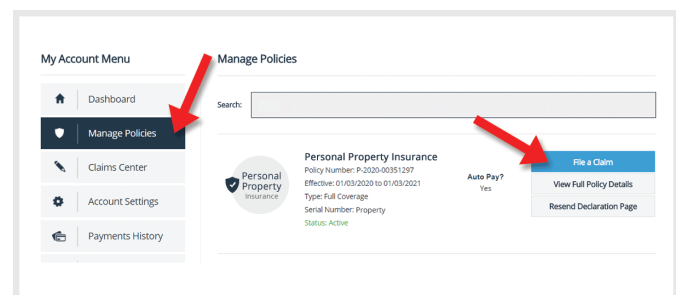
## Option 1

### Step Three: Manage Policies Page

Once you have logged in, you will see your Dashboard. You can file a claim by clicking on the "Manage Policies" button on the left.

### Step Four: File a Claim

To file a claim, click "File a claim" next to your policy on the right. This will open the claim form.



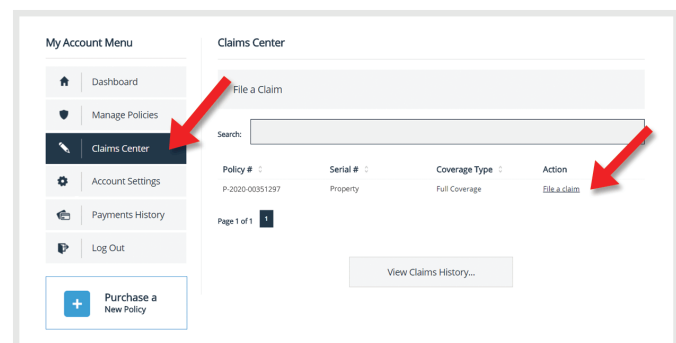
## Option 2

### Step Three: Claims Center Page

Alternatively, you can file a claim by clicking the "Claims Center" button on the left.

### Step Four: File a Claim

To file a claim, click "File a claim" on the row with your policy number. This will open the claim form.







# Individual Online Claims Instructions

**Worth Ave. Group:** Leading Provider of Personal Property Insurance.

## Step Five: Fill Out the Claim Form

### Date of Loss

Please type in the date in which the claim occurred using the correct format.

### Type of Loss

Choose the type of loss via the drop down. Depending on the type of loss, more information may be required. If the type of loss requires a police report, an additional entry form will appear.

### Description of Incident

Enter the description of what happened to your personal property item (i.e. my cell phone was dropped down the stairs, my bicycle was stolen from a bike rack, etc.).

### Known Damage to the Unit

State the damage or symptoms the item is showing as a result of the incident (i.e. the cell phone screen is cracked, my laptop is not holding a charge, etc.).

### Contact Information

Your contact and mailing information will show based on your account information. If this is not the contact information that you want for the claim, select "Other" and an additional entry form will appear.

### Payee Information

If the payee is different from the contact, uncheck the box and an entry form will appear. Otherwise, leave checked.

### Digital Signature

Please enter your full name to sign for the claim.

### Disclaimer

Review and acknowledge that you have read and understand the statement by clicking on the box next to "I Agree" below.

**File a Claim / Policy Number P-2020-00351297**

Are you ready to submit a claim? We have made it a breeze to submit online, just fill out the form below!

Date of Loss \*  Type Of Loss \*

**Police Report (Fire)**

Date of Police Report \*  Officer First Name \*  Officer Last Name \*

Officer Contact Number \*  Report/Case # \*

Description of Incident \*  Known Damage to the Unit \*

**Contact Information**

Policy Holder  
John Doe (123 Someplace Street Somewhere, OH 12345)  
(widgets@email.com)(1234567890)

Other

**Payee Information**

Payee is the same as contact.

**Digital Signature \***

**Disclaimer \***

We must advise you that any person who knowingly and with intent to defraud any insurance company files a statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact thereto, commits a fraudulent insurance act, which is a crime and may be prosecuted to the full extent of the law. By signing, I agree that the statements above are true and correct to the best of my knowledge and cannot be changed once submitted to the company.

I Agree

**Submit**

## Step Six: Confirmation of claim

After clicking "Submit" and successfully adding claim, a message will appear.

**File a Claim / Policy Number P-2020-00351297**

✓ Success Your claim has been sent for review. Return to your Dashboard.
X

## Personal Property Program (“PPP”) Opt Out Form

As a benefit to Lessee, in exchange for \$5.00 per month, PPP provides Lessee with \$4,000 of personal contents coverage. Lessee is not required to maintain personal contents coverage and may opt out of PPP at any time by completing the following PPP Opt Out Form and emailing a copy of the form to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com).

By completing the PPP Opt Out Form, Lessee acknowledges that he or she shall not be allowed to file any claims for loss or damage under PPP and Lessee shall be personally responsible for any and all damage to Lessee’s property. Upon execution of the PPP Opt Out Form, Lessee shall not be eligible for coverage under any PPP until the following Contract Term. The PPP Opt Out Form must be completed no later than thirty (30) days prior to Lessee’s next billing cycle, to opt out of PPP for the subsequent month.

Please complete the following fields and email a copy of the form to [lighthouse@popicllc.com](mailto:lighthouse@popicllc.com).

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Lessee’s Name

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Lessee’s Address and Unit Number

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Date

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Lessee’s Signature