

Notice and Evidence of Insurance

A policy of insurance (the "Policy") has been purchased for the interests of the Named Insured. The Policy may provide certain limited insurance coverage to the Tenant as specified herein.

Policy Details

Insurer QBE Specialty Insurance Company	Policy Number RML5876841
Named Insured Second Nature	Address 2100 Lake Dam Road, Raleigh, NC 27606
Claim Submission 800-723-2524	

Tenant's Schedule

Tenant Refer to Resident Lease Agreement	Coverage Effective Date Refer to Lease Agreement	Address Refer to Lease Agreement
Tenant's Personal Property Coverage <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Tenant's Personal Property Coverage Limit \$10,000.00 per claim	Tenant's Personal Property Aggregate Limit of Liability \$10,000.00 Aggregate for all Claims per Tenant per 12 month period
Tenant's Premises Liability Coverage <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Tenant's Premises Liability Coverage Limit \$100,000.00 per "occurrence"	Tenant's Premises Liability Aggregate Limit \$100,000.00 per 12 month period

DISCLOSURE AND STATEMENT OF TENANT'S COVERAGE

Coverages available to Tenant are summarized below. This Notice and Evidence of Insurance is not an insurance policy. It does not affirmatively or negatively amend, extend or alter the coverage afforded by the Policy. Tenant is encouraged to review the Policy which sets forth all applicable terms, conditions, limitations and exclusions. Coverage may be narrower than a traditional renter's insurance policy.

Tenant's Personal Property Endorsement (the "Personal Property Endorsement"): This coverage is provided only if "Yes" is indicated next to Tenant's Personal Property Coverage in the Tenant Schedule set forth above.

The contents coverage offered to the Tenant under the Personal Property Endorsement provides protection for Tenant's belongings extending to specific named perils (including Burglary) subject to the terms of the Policy and the Personal Property Endorsement. Tenant is not the Named Insured under the Policy, but is an insured under the Personal Property Endorsement to the extent of Tenant's ownership interest in property insured hereunder. This contents coverage is subject to the aggregate limit of the Tenant's Personal Property Endorsement which may limit the availability of such coverage or reduce the stated per claim contents limit.

Deductible: \$500 per claim.

Notice: After a loss, Tenant is responsible for giving prompt notice to the Insurer (see Claim Submission information set forth above) with details of the loss, notifying the police if a law has been broken, and protecting their property from any further damage, as provided in the Personal Property Endorsement.

In the event of a loss, the insurance carrier may require proof of Tenant's ownership of covered contents. Receipts and/or photographs can be satisfactory and can expedite the claims process. We recommend that Tenants take an inventory of and photograph all personal possessions and store the documentation in a secure location.

Tenant's Premises Liability Endorsement (the "Premises Liability Endorsement"): This coverage is provided only if "Yes" is indicated next to the Tenant's Premises Liability Coverage in the Tenant Schedule set forth above.

The premises liability coverage offered to the Tenant under the Premises Liability Endorsement provides the Tenant with Premises Liability coverage for "bodily injury" or "property damage" caused by an "occurrence", and coverage for Medical Payments to Others as defined in the Premises Liability Endorsement. Tenant is not the Named Insured under the Policy, but is an insured under the Premises Liability Endorsement to the extent of Tenant's maintenance or use of the "residence premises". This premises liability coverage is subject to the aggregate limit of the Tenant's Premises Liability Coverage Endorsement which may limit the availability of such coverage or reduce the stated per occurrence liability limit.

Deductible: No deductible applies to this coverage.

Notice: After a loss, Tenant is responsible for giving prompt notice to the Insurer (see Claim Submission information set forth above) with details of the loss, as provided in the Premises Liability Endorsement.