LANDMARK PROPERTIES

RESIDENT LIABILITY INSURANCE OPTIONS

WHAT YOU NEED TO KNOW

As a condition of our housing contract 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 housing contract requirement you have two options:

Option 1: Do nothing – you will be automatically enrolled in the Damage Waiver Program

Pay the monthly fee with your monthly installment. This satisfies the requirement of the housing contract, and Landlord waives right to seek reimbursement from you for damage to Landlords property from fire, smoke, explosions, water damage, including sewer back up or falling objects when such damage is caused by negligent action or inaction of you or your guests. This does not cover your personal belongings.

Claims handled by the property management team. No additional out of pocket expense.

Cost: $13.50 per month

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

You may satisfy the housing contract requirement by obtaining a liability insurance policy from an insurance agent or insurance company of your choice and providing proof of coverage. Submit a copy of your third-party liability insurance policy to https://portal.confirminsurance.com/. Our partner Confirm Insurance will review the policy to determine if it complies with the contract requirements.

To comply, the policy must:

1. Be in the Resident's name(s)
2. Contain the insured residence as stated on the contract
3. Cover your liability requirement for a minimum about of $100,000
4. Contain both Start and End dates
5. Add as "Additional Interest", "Interested Party", or "Certificate Holder": info@confirminsurance.com
6. Add as "Additional Interest", "Interested Party", or "Certificate Holder": [Property Name] PO Box 19502, Irvine, CA 92623.

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

Review the Insurance Addendum to the housing contract for further information on insurance requirements and for additional important disclosures about program enrollment if you do not provide Landlord with proof of insurance you buy yourself. You are under no obligation to participate in the Damage Waiver Program.

The Damage Waiver Program does not cover personal contents and is not a renters insurance policy.
If you are interested in these additional coverage(s),you should contact a licensed insurance agent or insurance company of your choice or enroll in Homebody Personal Contents Coverage for coverage up to $10,000. See the Homebody Personal Contents flyer for more information.

Damage Waiver Program is administered by Confirm Insurance | (949) 269-1400 | info@confirminsurance.com