<u>Landlord Administered Protection Program</u>. As a convenience to Lessee ("Resident"), Lessor ("Landlord") provides you with voluntary access to our Landlord Administered Protection Program for an Additional Fee of <u>\$15.00 per month</u>. This program provides Resident with insurance backed protection for his/her personal property at a limit of \$3,000 and a \$50 deductible per occurrence through a master policy maintained by Landlord. The program also provides insurance backed protection for damage to the Landlord's property for which the Resident may be liable at a limit of \$100,000 and \$0 deductible per occurrence.

The Landlord Administered Protection Program shall be arranged through Arthur J. Gallagher & Co. ("AJG"). Resident acknowledges that AJG is in no way affiliated with Landlord. If Resident fails to remit payment of the Additional Fee for the Landlord Administered Protection Program when due, Resident shall automatically be opted out of the Landlord Administered Protection Program and will not be allowed to file any claims for loss or damage against the Landlord Administered Protection Program's policies.

I ("Resident") have read this notice and hereby ACCEPT of the available Landlord Administered Protection Program.	
I ("Resident") have read this notice and hereby DECLINE the available Landlord Administered Protection Program	
RESIDENT SIGNATURE	DATE

Property Address

***Note – Communications concerning this matter, are provided for purposes of insurance/risk management consulting. Opinions and advice provided by Arthur J. Gallagher & Co. is not intended to be, and should not be construed to be, legal advice. Please direct any request for legal advice to your attorney. I would like to emphasize that the discussion set forth above is only an insurance/risk management prospective and is NOT legal advice. We do not provide legal advice as we are not qualified to do so. I highly recommend that you seek the advice of legal counsel in order to become fully apprised of the legal implications related to these issues.



Syracuse Quality Living Renters Insurance Program

Syracuse Quality Living has partnered with Gallagher to provide affordable personal property and liability coverage. This coverage affords you, the resident, protection against damages to your personal property anywhere in the world, and resident liability coverage that will satisfy your insurance requirement – **for only \$15/mo!**

Personal Property

Coverage Limits and Deductible Personal Property Limit Claim Deductible

\$3,000 per occurrence

\$50

Coverage Advantages

Accidental Damage, Water Damage, Theft Coverage and More! - Protect your electronics and other belongings from drops, spills, and other accidents that are not covered under traditional renters insurance

Low Deductible - In the event of a claim, you only pay \$50 out-of-pocket vs. \$500+ with traditional renters insurance Instant Approval - No Credit or Background Check Required!

Resident Liability

Coverage Limits and Deductible Liability Limit Claim Deductible

\$100,000 per occurrence

\$0

Coverage Advantages

Satisfies your Insurance Requirement – Your lease requires you to maintain resident liability coverage

Protects you from Damage to your Unit – Common claims include kitchen fires, water damage due to overflowing sinks or toilets, and other accidents that cause property damage to your residence that you may be held liable for

How do I sign up?

The process is simple! Contact your leasing office and ask about the SQL Renters Insurance Program. Your \$15 monthly fee will be billed with your rent payment each month.

Claims & Other Information

To file claims, view your policy, or if you have questions, please visit:

www.CollegeStudentInsurance.com/partner-SQL

Policy Terms, Conditions, Exclusions

The actual policy of Insurance, not this summary of coverage, is the contract of Insurance and all coverage is determined by the policy. Should you have a claim for loss or damage, it must be reported immediately to Arthur J. Gallagher. Failure to do so could affect your coverage. Please have the policy number (see link above) and details about the loss ready when you contact us. For further information about the coverage under the policy, please contact Arthur J. Gallagher via the contact information below and reference the SQL Renters Insurance Program.

This program is administered by Gallagher.

Main: 678.832.4911

1050 Crown Pointe Parkway, Suite 600

Fax: 678.832.4910 www.ajg.com

Atlanta, GA 30338