

Resident Liability Program

BENEFITS OF THE RESIDENT LIABILITY PROGRAM:

- 01 Auto Enrollment**
Automatically released from your landlord liability insurance requirement
- 02 No Deductible**
No additional out of pocket expense
- 03 No Claim Paperwork**
Handled by your property management team
- 04 \$100,000 in Property Coverage**
Meets the requirements of the lease



WHAT IS THE RESIDENT LIABILITY PROGRAM?

or a small monthly fee of \$11.00 paid in addition to your rental payment, you are relieved from your landlord liability insurance requirement.

In exchange for this fee, we waive our right to seek reimbursement from you for up to \$100,000 for damage to our property from fire, smoke, explosions, water damage, including sewer back up or falling objects when such damage is caused by the negligent action or inaction of you, your occupants, or your guests.

WHAT IF I HAVE RENTERS INSURANCE ?

Submit a copy of your policy to www.Lighthouse.ConfirmInsurance.com and our partner Confirm Insurance will review the policy to determine if it complies with the lease addendum.

To comply, the policy must:

- Be in the leaseholder's name(s)
- Contain the insured residence as stated on the lease
- Cover your liability requirement for a minimum amount of \$100,000
- Contain both Start and End dates
- Add as an "Additional Interest," "Interested Party," or "Certificate Holder":
Lighthouse@popicllc.com
- Add as an "Additional Interest," "Interested Party," or "Certificate Holder":
Lighthouse - Community Name P.O. Box 1159, Newport Beach, CA 92659

Website: Lighthouse.confirminsurance.com

**** IMPORTANT NOTE:** The Master Resident Liability Program does not cover personal contents and is not a renters insurance policy. ******
Summary only, please see addendum for complete details.