# Building Protection Fee Information to Tenants

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# BUILDING PROTECTION FEE

As a benefit to our residents, we are not requiring you to buy insurance and will instead charge a $12 Building Protection Fee in addition to rent to help defray the cost of damage you and other tenants may cause to our property. This Building Protection Fee does not provide you with any type of insurance, including personal property or personal liability protection which is covered in a renter's insurance policy. Even though you are not required to do so under the terms of your lease, you should consider whether you want to purchase renter's insurance on your own to insure your personal property and to protect yourself from liability to third parties (including us).

**What is the Building Protection Program?**

The Building Protection Program will replace the requirement for residents to provide proof of liability coverage.

**Why are you introducing this program?**

We know that accidents happen sometimes. A grease fire--water overflow from your tub—a grilling accident--anything can happen that could cause damage to the building or the property. This program allows us to protect our building from these kinds of accidents.

**But I already have Liability Coverage through my Insurance Provider.**

Every resident will be enrolled in the Building Protection Program as a requirement of their lease. If you already have building liability coverage through your Renter's Insurance, you may remove it from your policy as the Building Protection Program will satisfy that lease requirement.

It is your option to continue purchasing renter's insurance to protect your personal property and any third-party liability exposure. **Personal property will not be included in the Building Protection Program. Damage caused by pets or vehicles is also not included in the Building Protection Program.**

**When do I pay this?**

The Building Protection Program will be paid with your monthly rent. For all other residents, the Building Protection Plan will be effective at time of renewal.

**Does this program cover the personal contents of my apartment home?**

No, the Building Protection Program only protects the building and does not provide any protection for your personal furnishings, clothing, belongings, or emergency living expenses. We encourage all residents to have Renters Insurance to specifically cover those personal belongings and personal liability for injuries, etc.

**If I unintentionally cause any damage, what do I do?**

Any damage should be reported to the Property Management team, and we'll take it from there. We ask that you report incidents quickly so they can be resolved and repaired right away.



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