



InsureYourStuff.com

A Renters Insurance Suite of Products for Your Multi-Family Housing Clients



YOUR CLIENTS' CHALLENGE

Property owners rely upon risk management tools, such as an insurance requirement for residents and other lease provisions, to minimize financial exposure and to mitigate losses.

However, these tools are only effective if the property owner can ensure the resident has insurance.



OUR SOLUTION

Deans & Homer offers a fully-integrated suite of renters insurance products designed for professionally managed apartment communities to ensure compliance with insurance requirements — while creating better experience for leasing teams and their community residents.

KEY BENEFITS

- ✔ All residents of participating communities are pre-approved
- ✔ Automated reporting and real-time tracking of resident's insurance*
- ✔ Same-day policy issuance
- ✔ Option to add multiple residents of same unit on single policy
- ✔ D&H directly processes claims submitted under this program

*For most major carriers, not just Deans & Homer...ask us about CoveredCommunity!

POLICY COVERAGE

- Fire legal liability coverage for negligently caused damage to the rented apartment expanded to include water damage, as well as fire, smoke, and explosion
- Standard \$100,000 liability limit is increasable
- Property limit options from \$15,000 to \$75,000 depending upon state
- Deductible options of \$250 and \$500
- Additional living expenses included up to the property limit
- Worldwide theft coverage
- \$1,000 of jewelry coverage (can be increased to \$5,000)
- \$500 for food spoilage due to an electrical outage (\$100 deductible)
- \$5,000 of personal property within insured's automobile

ELIGIBILITY

- Community must be professionally managed by a pre-approved management company
- Residential property's age should not exceed 20 years without substantial updating
- Property is well-maintained with no special hazards
- Lease agreement requires residents are financially responsible for their personal property and negligent acts

**GETTING
STARTED
IS SIMPLE**

- Residents can enroll quickly and easily at InsureYourStuff.com
- Dedicated account manager will work directly with corporate and leasing teams
- Training and ongoing support available for rental office staff and managers

Deans & Homer has been protecting multi-family assets and their residents since 1982. To learn more, contact us at Sales@InsureYourStuff.com

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Deans & Homer
ESTABLISHED IN 1856