Endorsement	No. [redacted]		
Policy	No. [redacted]		
Care of	No.	[redacted]	
	Issue Date:	[redacted] /[redacted] /[redacted]	
	Primary Insured:	[redacted]	
	Address:	[redacted]	
Personal Liability Protection Amount	100,000		
Personal Property Protection Amount	10,000		
Personal Property Deductible	250		
Bodily Injury Protection Amount	10,000		

Resident Liability Waiver Program

Terms, Conditions, and Exclusions

*The Resident Liability Waiver Program ("Program") is offered by your landlord and at the discretion of the **authorized program manager** ("we," "us," or "our"), Integrated Program Manager LLC. The Renter ("you," "your") may benefit from the program per the terms outlined herein. The Program may offer limited financial reimbursement for certain types of unexpected property damage, personal property loss, or temporary housing expenses during your lease.*

*The Resident Liability Waiver program allows residents to forego purchasing and providing proof of renters insurance to satisfy their lease requirements. This Program is **not insurance**, and we are not an insurer. Participation in the Program does **not guarantee payment**. All reimbursement requests are reviewed individually and are subject to limitations, documentation, limitations, and the discretion of our administrative staff.*

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1. Discretionary Nature

All reimbursement requests are subject to review and approval. We reserve the full right to:

- *Approve or reject any reimbursement request, regardless of perceived eligibility.*
- *Set or adjust reimbursement limits, accepted categories, and documentation requirements.*
- *Approve exceptions without establishing precedent.*

*Approval of one reimbursement request does **not** guarantee approval of similar future* reimbursement requests.

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2. Eligibility Requirements

To be eligible for reimbursement consideration:

- *You must be **current on rent** at the time of the incident.*
- *You must be a named resident on the lease agreement.*
- *Reimbursement requests must be submitted within 60 days of the underlying event giving rise to the request.*
- *You must provide full documentation, including:*
  - *Proof of purchase or receipts.*
  - *Photos or video of the loss/damage.*
  - *Police or incident reports (where applicable).*
  - *A detailed written explanation of the incident.*
- *You must take reasonable steps to prevent further damage or loss.*
- *You must fully cooperate with our investigation or follow-up requests.*

Failure to meet these requirements may result in rejection of the request.

Note: *Reimbursement through this program applies only to eligible losses that are not made* eligible by existing programs or insurance policies.

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3. Program Reimbursement Limits

The Program may reimburse you up to the following amounts ***per lease term****:*

- *Premises Legal Liability: Reimbursable up to $100,000 in the aggregate per lease term, for accidental property damage caused by the renter.*
- *Bodily Injury (to others): Included within the Premises Legal Liability protection, subject to a $10,000 sublimit per Renter Premises Legal Liability Loss.*
- *Renter Contents: Reimbursable up to $10,000 in the aggregate per lease term, for Renter Contents Liability Loss (subject to a $250 deductible) and Additional Living Expense, capped at $150 per day and $2,000 per incident.*

Valuation of Reimbursable Renter Contents

Any reimbursements paid by the Program are based on **replacement cost** *of the item(s).* Depreciation and wear may reduce the value of items. Some categories are subject to ***item-specific sublimits****, as listed below.*

Personal Property Subject to Limited Protection

We will pay up to the amount listed for each category, but this does not increase the Renters Contents Limit stated above. Unless stated otherwise, the amount below is the total amount that can be paid for all property in that category.

1. *$200 for money, bank notes, negotiable instruments, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, and numismatic property.*
2. *$500 for any one item, subject to a maximum of $1,000 for loss by burglary of jewelry, watches, furs, precious and semi-precious stones.*
3. *$500 for loss by burglary of firearms or accessories.*
4. *$500 on electronic data processing equipment and the recording or storage software used with such equipment.*
5. *$1,000 for loss by burglary of tools while at the residence premises unless considered business personal property.*

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4. What Is Not Accepted

This Program **does not** *accept every type of incident. Examples of* **reimbursement requests** *that will be rejected include, but are not limited to:*

Property, Environmental, and Structural Issues

- *Earthquakes, sinkholes, or landslides.*
- *Floods, including flood zone events or storm surge.*
- *Sewer or septic backups or stoppages.*
- *Smoke caused by agricultural or industrial activity.*
- *Units vacant for **30 consecutive days or more**.*
- *Damage resulting from compliance with laws or ordinances.*
- *Mold, mildew, or air-quality-related damage (unless directly caused by an accepted event).*

Utility and Mechanical Failures

- *Power outages, surges, or brownouts.*
- *Disconnection or interruption of utilities (e.g., internet, gas, water, electricity).*
- *Damage from appliance malfunction or system failure is not tied to an accepted event.*

Tenant Conduct and Responsibility

- *Intentional damage or destruction caused by you, your guests, or agents.*
- *Gross negligence, misuse, or failure to report a known issue.*
- *Any illegal behavior, including theft or unlawful conduct.*
- *Business property, or property used for business purposes.*
- *Any reimbursement requests arising from commercial or for-profit activity conducted in the home.*

Pets and Animals

- *Any damage caused by animals or pets.*
- *Odors, infestations, or injuries linked to pets (authorized or unauthorized).*

Other Limitations

- *Items without proof of ownership or purchase.*
- *Sentimental value or emotional loss.*
- *Lost wages, missed work, or disruption of income.*
- *Inconvenience, discomfort, or relocation costs unless otherwise accepted.*
- *Mysterious disappearance or property without visible signs of forced entry.*
- *Vehicles, trailers, or any motorized equipment.*
- *Electronic data or digital files (the value of physical media only is not automatically rejected).*

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5. Events That Are Eligible For Reimbursement Requests

*The Program may consider reimbursement requests resulting from the following types of events, **if they are sudden, accidental, and verified**:*

- *Fire or lightning.*
- *Smoke (excluding smudging/industrial sources).*
- *Explosion.*
- *Water damage from accidental discharge (e.g., burst pipe).*
- *Sprinkler leakage.*
- *Falling objects that damage the unit.*
- *Freezing of plumbing or HVAC systems.*
- *Overflow from appliances.*
- *Burglary (with visible forced entry and a police report).*
- *Riot or civil commotion.*
- *Collapse due to a listed event.*

All such events remain subject to documentation, verification, exclusions, and our discretion.

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6. *Legal Liability & Bodily Injury*

If you accidentally cause damage to the property or someone is injured while visiting your unit, the Program ***may*** *reimburse you up to the limits. However:*

- *You must notify us within 24 hours after an incident.*
- *You may not assume liability, make payments, or settle on your own.*
- *You must cooperate fully with our investigation and defense process.*

Acceptance does ***not*** *extend to damage caused intentionally or through reckless conduct by you,* your household, or your guests.

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7. *Additional Terms*

- *This Program does not waive or replace your lease responsibilities in any way other than allowing you to forego purchasing and providing proof of renters insurance to satisfy your lease requirements.*
- *You may not assign your rights under this Program to another person.*
- *If we pay you for an item and you later recover it, you must inform us, and we have a right to retain that item.*
- *If a reimbursement request exceeds the Program limit, you may still be liable for the difference.*

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8. *Final Discretion & Program Changes*

This Program is ***offered voluntarily*** *and may be modified, suspended, or canceled at any time.* The version in effect at the time of the incident will govern your reimbursement request. All decisions are final and made solely by the ***authorized program manager*** in its absolute discretion.

If you have any questions about this Program, limits, or what may or may not be reimbursed, please contact Integrated Program Manager, LLC at reimbursement@tenantpolicy.com or 888-585-4974 ***before*** *filing a reimbursement request.*