

## Renters Insurance Addendum

Property Address 1403 Rosedale St, Houston, TX 77004

---

Landlord requires Tenant to maintain Renter's Insurance during the term of the lease and any month-to-month tenancy. Tenant understands that Landlord's property and liability insurance does not protect Tenant, Tenant's guests or any occupants against loss or damage to personal property or belongings, or cover Tenant's liability for loss or damage caused by Tenant's actions or those of any occupant of the dwelling or any guest. Tenant understands that by not maintaining Renter's Insurance, you may be liable for loss or damage caused by your actions or those of any occupant or guest. **You understand that you are required to maintain a Renter's Insurance policy, which provides limits of liability to third parties in an amount not less than \$100,000 per occurrence.** You agree to maintain, at your own expense, during the Term of the Lease and any subsequent renewal periods, a Renter's Insurance policy satisfying these requirements. **Liability Insurance DOES NOT protect you against loss or damage to your personal property or belongings - only a Renter's Insurance policy does this.**

Low-cost insurance can be obtained through eRenterPlan. If you have any questions regarding eRenterPlan please call them at **1-888-205-8118** or visit **[www.eRenterPlan.com](http://www.eRenterPlan.com)**. **You are not obligated to purchase insurance through eRenterPlan.**

Tenant may purchase Renter's Insurance from an insurance company of your choice. If you elect to purchase the Renter's Insurance from another company, you will provide Landlord with written proof of compliance within seven (7) days of lease commencement date, and any time it is requested. You must notify your insurance company that they must provide notice to us within 30 days for any cancellation, non-renewal, or other material change in your insurance policy with a minimum amount of \$100,000 covering property damage and liability, and to include us in the insurance certificate as "**Additional Interested Party**" or "**Additional Certificate Holder**".

**Non-Compliance Fee for Renter's Insurance:** Renter's Insurance is for your protection. Failure to provide evidence of Renter's Insurance will result in a non-refundable \$25 Renter's Insurance Violation Fee, in any month during which Tenant allows the coverage to lapse, expire or cannot provide proof of coverage. **THIS CHARGE WILL ONLY APPEAR IF TENANT ALLOWS THEIR RENTER'S INSURANCE POLICY TO LAPSE OR HAS NOT PROVIDED PROOF OF RENTER'S INSURANCE. FEE IS NON-REFUNDABLE NOR PRORATEABLE.** The \$25 Renter's Insurance Violation Fee is for the purpose of reimbursing the Landlord for multiple expenses associated with enforcing compliance for Renter's Insurance and the risk of an uninsured Tenant. All personal property kept in the property and/or common areas by Tenant (or anyone else whom Tenant permits to use or occupy the property) shall be kept at Tenant's own risk. Tenant agrees that, as the law permits, Tenant and Tenant's insurance carrier will not hold Landlord liable for claims for

damage or injury normally covered by Renter's insurance, and Tenant will look solely to Tenant's insurance to compensate Tenant or others for any such damage or injury.

---

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

<i>Madeline Morales</i>	dotloop verified 08/04/20 10:51 AM CDT NESH-KZGX-LVYN-KXLY
-------------------------	--

<i>Percy Morales</i>	dotloop verified 08/04/20 10:54 AM CDT FU4N-N7I9-EXU5-ZKKS
----------------------	--