

# AssetProtect

## PROTECT WHAT'S IMPORTANT TO YOU

AssetProtect satisfies your community liability requirement and covers your personal property for perils like fire, smoke, water damage, burglary, and more.

**\$100,00**  
*liability*

**\$10,000**  
*of coverage*

### WHAT IS ASSETPROTECT?

AssetProtect is designed to make contents coverage affordable for everyone while also satisfying your community liability requirement.

**RESIDENT COVERAGES** Include \$10,000 in Contents Coverage for the following perils: Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Smoke, Falling Objects, Accidental Discharge or Overflow of Water or Steam and Burglary. Standard deductible is \$500, burglary deductible \$1,000.

*AssetProtect may not be as comprehensive as a renters insurance policy.*

## Evidence of Insurance

### ASSETPROTECT COVERAGE - NOTICE OF INSURANCE

This Notice of Insurance has been purchased for the interests of the Named Insured on the property identified as follows:

#### Insurance Details:

**Insurer:** BRIT Insurance Services Inc.  
**Coverholder:** Millennial Specialty Insurance LLC  
8821 Davis Blvd, Suite 500  
Keller, TX 76248  
**Master Policy:** BRTLPO005054

#### Policy Coverage Details

Coverage	Limit
Contents Coverage	\$10,000
Liability Coverage	\$100,000

#### Coverage Details:

**Primary Resident:** Reference Resident's Addendum  
**Effective Date:** Reference Resident's Addendum  
**Community Name:** Reference Resident's Addendum  
**Apartment Number:** Reference Resident's Addendum

## Master Certificate Details

This is not an insurance policy, but rather an **EVIDENCE OF INSURANCE**. Details explaining the master certificate coverage being provided are presented below.

#### THIS IS YOUR NOTICE OF DISCLOSURE AND STATEMENT OF COVERAGE

The contents coverage offered under this policy provides protection for your personal belongings extending to specified named perils (including Burglary) subject to the terms of the policy. Coverage may be narrower than a traditional renter's insurance policy. You are not the Named Insured but a Loss Payee under this Coverage Part to the extent of your ownership interest in property insured hereunder. This is a contingent contents coverage subject to the aggregate limit of the Contingent Personal Property Endorsement which may limit the availability of such coverage or reduce the stated contingent contents limit.

Coverage under this section extends to resident's personal belongings while located on the insured premises.

This contingent contents coverage extends Named Perils (Fire, Lightning, Windstorm/Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Damage from Artificially Generated Electrical Current, and Volcanic Eruption, and Ensuing Mold, Fungus or Wet Rot) coverage subject to the terms of the policy. Coverage does not include: earthquake, flood, or theft. Losses will be settled on the lesser of: repair or replacement cost without deduction for depreciation or The Personal Property Limit of Liability for loss to covered property or the limit of liability that applies to the item.

Deductible: \$500 per Loss per eligible unit except \$1,000 Burglary.

After a loss, the loss payee has the responsibilities of giving prompt notice to the insurance carrier with details of the loss, notifying the police if a law has been broken, and protecting their property from any further damage.

**In the event of a loss, the insurance carrier may require proof of ownership for your covered contents. Receipts and/or photographs can be satisfactory and can expedite the claims process. LeaseTerm Solutions recommends that you inventory and photograph all your personal possessions and store the documentation in a secure location.**

Please contact LeaseTerm Insurance Group, LLC for full coverage details (888) 814-6950.

To report a claim, please go to [APenroll.com](https://www.APenroll.com) and click Claims.

Once a claim has been submitted, please contact 1-844-788-0873 with questions or updates on the status of the claim.

This Evidence of Insurance is a description of the insurance coverage listed herein and does not constitute a policy contract. The master policy contains the complete list of terms, conditions, limitations and exclusions. Please contact LeaseTerm Insurance Group, LLC at (888) 814-6950 if you would like a complete copy of the community's master policy. The master policy is underwritten by BRIT Insurance Services.