



# RENTER'S INSURANCE

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1204 W. University Dr., Suite 300 Denton, TX

## RENTER'S INSURANCE

**We require Renter's Insurance on all rented Properties.**

We want to make sure your family's belongings are protected against fire or theft during the time you are residing in our property. Please be advised therefore, that the insurance we carry for our property(s), only covers the building itself against fire. Our insurance does not cover your property in the event of fire or burglary. If your child breaks a neighbor's window or your guest is accidently injured because of a hazard you allowed to be left on your property, there is a lot you can lose by not having insurance.

Many tenants are unaware that rental policies by the owner of the property do not protect them or their personal belongings against such calamities. **To fully protect yourself, it is required that you get a renter's insurance policy**, which most insurance companies provide. Your most likely loss would come from theft, vandalism, or fire. How much is your entertainment system worth? What about your jewelry or other valuable possessions? In the event of a fire, do you know that all your furniture, clothing and other possessions probably add up to tens of thousands of dollars. Many rental residents have learned through a tragedy that they lost everything because they did not buy renters insurance.

Here's the good news. If you are already carrying auto insurance, adding renters' insurance through the same company may cost you very little more. Most insurance companies offer a "multipolicy" discount if you add renters' insurance to your current policy. This will save you some money.

We can recommend a company that provides renter's insurance at a reasonable rate. Whatever you do, don't put your family's personal property at risk. Renters insurance is something you do not want to be without. It's well worth it.

All you need to do is contact us or an insurance agent today (e.g., the one you brought auto insurance from).

During the year we may have representatives from the insurance company, that has coverage on the building, visit the dwelling for an inspection and take pictures of the property's condition.

We always ask the insurance company to give us advance notice so we may inform you ahead of time. We would appreciate your cooperation when we call on you.

The PROPERTY MANAGER responsible for the property is the only one able to negotiate terms and conditions and must be in writing. Once your application is submitted to UNISTAR PROPERTY MANAGEMENT, the approval/denial process and negotiation process (if applicable) will be handled. In the event an applicant is denied, an adverse action email will be sent to the applicant. The applicant will then be able to contact the consumer credit reporting agency for additional details.

**UNISTAR PROPERTY MANAGEMENT CONDUCTS BUSINESS IN ACCORDANCE WITH THE FAIR HOUSING ACT, AND WILL NOT DISCRIMINATE ON THE BASIS OF SEX, SEXUAL ORIENTATION, MARITAL STATUS, RACE, CREED, RELIGION, AGE, FAMILIAL STATUS, DISABILITY, COLOR, NATIONAL ORIGIN, OR ANY OTHER PROTECTED BASIS. UNISTAR PROPERTY MANAGEMENT IS THE SOLE MANAGING AGENT FOR MANY SEPARATE, INDIVIDUAL OWNERS; THEREFORE, POLICIES AT EACH PROPERTY MAY VARY DEPENDING ON THE PARTICULAR OWNER'S PREFERENCE.**

**PROPERTY ADDRESS :** \_\_\_\_\_

**AFFIRMATION BY APPLICANT:** I hereby affirm that I have read this form and that I understand all the terms and requirements.

**Applicant's Signature(s):** \_\_\_\_\_ **Date:** \_\_\_\_\_ **v(5.1.22)**

**REQUIRED!!! THIS COMPLETE FORM IS TO BE PRINTED, SIGNED AND ATTACHED TO THE APPLICATION.**