

## **Resident Application/Rental Requirements**

The Pointer Ridge Management Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature. By applying, Applicant agrees to be enrolled and to pay the applicable cost of \$50/month, payable with rent.

Your RBP may include, subject to property mechanicals or other limitations:

- Renters Insurance that meets all lease requirements from an A-rated carrier
- HVAC air filter delivery directly to your door approximately every 90 days
- Move-in concierge service: one call set up your utility services, cable, and internet services
- A resident rewards program that helps you earn rewards for paying your rent on time
- Credit building to help boost your credit score with timely rent payments
- \$1M Identity Protection for all adult leaseholders
- 24/7 online maintenance reporting
- Home buying assistance for when the time is right to buy your “forever” home
- Online portal: Access to your account, documents, communication and payment options
- Vetted vendor network: we find the technicians who are reputable, licensed, and insured

## **Renters Insurance requirements and options:**

The Landlord requires Tenant obtain liability coverage of at least \$100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Tenant is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

To satisfy the insurance requirement, Tenant may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Benefits Package; or (2) obtain alternative liability coverage from an insurer of Tenant's choice. The option Tenant chooses will not affect whether Tenant's lease application is approved or the terms of Tenant's Lease.

Option 1: Do nothing. Tenant will be automatically enrolled into an insurance policy as part of the Resident Benefits Package. No further action is required. Coverage will begin on the effective date of Tenant's lease and continue throughout the lease term. Please refer to the evidence of insurance that is supplied by Pointer Ridge Management for additional coverage details. The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.

Option 2: Buy a policy. If Tenant prefers, Tenant may find, purchase, and maintain another policy that satisfies the Landlord's requirements. The Resident Benefits Package monthly amount will be adjusted accordingly. Visit <http://insurance.residentforms.com/> and follow the instructions listed there to provide evidence of the required insurance coverage to your Landlord.

Please be sure that your policy meets the following criteria prior to submitting:

- Policy is purchased from an A-rated carrier
- Policy meets or exceeds the required \$100,000 in property damage and legal liability
- **Pointer Ridge Management is listed as additional interest**
- **Pointer Ridge Management address is listed as: PO Box 660121 Dallas, TX 75266**

It is Tenant's responsibility to pay premiums directly to your insurance provider. If the policy is terminated or

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lapses, Tenant will be subject to a lease violation fee of \$25 and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

**NOTE:** The total monthly cost of the Resident Benefits Package is all-inclusive, and no discounts will be given if any element of the package is unavailable due to a lack of HVAC or another limitation at a specific property.

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