WISHTAN HOMESERVICES

Renter's Insurance

Resident information sheet · Effective October 15, 2026

Wishtan HomeServices requires all tenants to maintain active renter's insurance for the full lease term. To keep that simple, every tenant is automatically enrolled in Wishtan's master insurance policy, billed as Additional Rent at the Renter's Insurance amount shown in your Lease Summary. Wishtan may adjust that amount on thirty (30) days' written notice. You may opt out at any time by providing proof of qualifying coverage of your own.

WHAT YOUR COVERAGE MUST INCLUDE

Every policy must meet these minimums, whether it is the master policy or one you buy yourself:

- Written by an A-rated carrier
- $100,000 in property damage and personal liability coverage
- $25,000 animal liability, required only if a pet is kept at the premises. This does not apply to an approved assistance animal, and no separate animal liability coverage may be required for one.
- Wishtan HomeServices LLC listed as an Additional Interest

THE MASTER POLICY — WHAT IT COVERS

If you stay enrolled, the master policy provides:

- **$100,000 liability** — fire, water damage, smoke, frozen pipes, overflow
- **$25,000 dog bite liability** — no breed restrictions
- **$10,000 personal property (contents)** — fire, smoke, lightning, wind, burglary with forced entry
- **Animal damage coverage** for animals approved and listed on your lease

Not covered

Floods, natural disasters, off-site losses, intentional damage, theft without forced entry, and normal wear and tear.

> **Your monthly charge.** The Renter's Insurance amount is stated in your Lease Summary and billed as Additional Rent.
>
> *This page is a summary only. The master policy itself governs what is and is not covered.*

FILING A CLAIM

File a claim under the master policy at getcovered.my.site.com/forms/s/claim-submission

For coverage questions, contact Wishtan HomeServices, or the policy administrator — Second Nature — named in your welcome materials.

OPTING OUT

You may opt out before or during the lease term by providing proof of alternate qualifying coverage:

1. Obtain compliant coverage from an A-rated carrier that meets the minimums above
2. Submit proof at insurance.residentforms.com/upload-coverage-proof
3. Only one tenant per unit needs to submit proof to waive the charge for the household

> **Timing, and no proration.** The monthly charge is removed beginning the first day of the month that begins at least ten (10) days after Wishtan verifies acceptable coverage. Charges are not prorated, and a month in which coverage is verified is billed in full.
>
> **For example:** coverage verified on the 10th ends the charge as of the 1st of the following month. Coverage verified on the 30th ends the charge as of the 1st of the month after that.

Keep your coverage active. You must keep qualifying coverage in force for the entire lease term. If your alternate coverage lapses, is cancelled, or stops meeting the standards above, you are re-enrolled in the master policy and billed from the date of the lapse.

Questions? Contact Wishtan HomeServices.
209 Charleston Blvd, Macomb, IL 61455 · (217) 592-9400