



Wishtan HomeServices Renter's Insurance Policy

Wishtan HomeServices requires all leaseholders to maintain active renter's insurance coverage throughout the lease term. To ensure full compliance and convenience, all tenants are automatically enrolled in our in-house coverage, which is included in our **Resident Benefit Package (RBP)**. Tenants may opt out at any time by providing proof of alternate qualifying coverage.

1. Lease Insurance Requirements

Per the lease agreement, residents must maintain a policy that includes:

- **At least \$100,000 in personal liability coverage**
 - **Wishtan HomeServices LLC listed as an additional insured or interested party**
 - **\$25,000 in pet/dog bite liability coverage** (only required if pets are on the premises)
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2. Automatic Enrollment in Provided Coverage

Tenants are automatically enrolled in our **Second Nature Renter's Insurance Program**, which is bundled into the mandatory **Resident Benefit Package**.

Coverage Includes:

- **\$100,000 in liability protection**
- **\$10,000 in personal property coverage**
- **\$25,000 dog bite liability** (no breed restrictions)
- Included as part of the **\$10.50/month insurance portion** of the RBP

This policy meets and exceeds our lease requirements. No further action is needed unless you choose to opt out.

3. Submitting an Insurance Claim

If you are enrolled in the Second Nature coverage and need to file a claim:

➡ **File a claim** click or visit <http://filemyclaim.io/>

✉ Contact for questions: claims@secondnature.com

4. Opt-Out Instructions

Tenants may opt out of the included insurance **at any time**, including before lease start, by providing proof of alternate qualifying coverage.

Minimum Requirements for Opt-Out Coverage:

- **\$100,000 in liability coverage**
- **\$25,000 in dog bite liability** (if pets on premises)
- **Wishtan HomeServices LLC** listed as an **additional insured/interested party**

How to Opt Out:

1. Obtain qualifying coverage from your preferred provider
2. Submit proof of insurance using this form:
[➡ Submit Proof of Insurance – Opt-Out Form](https://insurance.residentforms.com/pma-tenant-onboarding)
https://insurance.residentforms.com/pma-tenant-onboarding
3. Your provider must confirm coverage with us

Once verified, we will **remove the \$10.50/month insurance charge** from your Resident Benefit Package.

✓ **Only one tenant per household** needs to opt out for the fee to be removed.

5. Coverage Details – Second Nature Policy

Tenants enrolled in the included insurance receive the following protection:

✓ **Liability Coverage (\$100K)**

Covers damage to the landlord's property from:

- Fire, smoke, explosion
- Water overflow, sewer/sump backup
- Falling objects, pipe freeze, appliance overflow
- **\$25,000 dog bite liability**

Personal Property Coverage (\$10K)

Protects tenant belongings from:


- Fire, smoke, lightning
- Wind/hail, water damage
- Explosion, burglary (forced entry required)

Additional Coverage

- Mold remediation
- Bed bug remediation
- Pet damage
- Loss of rental income to landlord

Exclusions

- **Liability:** Flood, natural disasters, intentional damage, wear and tear, equipment failure
- **Personal Property:** Flood, off-premises losses, theft without forced entry

 For more policy details: claims@secondnature.com