

# Understanding the Community Protection Program

We're committed to providing a safe, comfortable, and outstanding living experience for each of our residents. With that in mind, we developed the Community Protection Program! *Rather than requiring renter's insurance, this alternative helps protect your home and community in the event of a significant loss, such as a fire or flood.*

**Many similar programs have a \$100,000 coverage limit, which means you could be held personally responsible for damages beyond that limit. Our program provides unlimited coverage on accidental losses, protecting you in the case of extensive damage to our property.**

## Investment

This unlimited accidental coverage is \$15 per month per apartment home, and is included in your monthly rental charges.

*Note: The community protection program provides you a waiver of liability should you unintentionally cause a significant loss.*



## OPTIONAL PERSONAL PROPERTY COVERAGE

In addition to the coverage provided by the Community Protection Program, we are offering two tiers of additional protection for your personal property. While you are not required to maintain personal property coverage as part of this program, you may want to consider coverage options for your personal belongings.

### Both tiers will cover your personal property in the following events:

Fire, smoke, lightning, explosion, sudden and accidental water damage (burst pipe), overflow of sewer or drain, sprinkler leakage, falling objects, freezing of plumbing, heating or air conditioning, discharge or overflow from appliances, riot and civil commotion, collapse of building.

### The following circumstances and property are **NOT** covered within this program:

Theft, wear and tear, intentional damage, burglary, mysterious disappearance, violent acts, jewelry.

*Note: This coverage applies to all personal belongings in the apartment home. This is not meant to be a substitute for property coverage that would be available from a typical renter's insurance policy. If you are interested in broader coverage and/or coverage for specialty items like jewelry or fine art, a traditional renter's insurance policy is recommended.*

## Investment

**Option A: \$7 per month (\$10,000 coverage) –or– Option B: \$11 per month (\$20,000 coverage)**

*Note: Each coverage option includes a \$500 deductible.*

WANT TO LEARN  
MORE ABOUT  
THESE PROGRAMS?

**If you have any questions regarding these programs,** please reach out to a member of our team.

**To learn more about personal property coverage,** please contact us at [CommunityProtection@timberlandpartners.com](mailto:CommunityProtection@timberlandpartners.com)