

Effective **August 1st, 2022**, all new, renewing, and month-to-month residents are required to carry renters insurance.

This requirement will help provide financial protection from accidents caused by the insured, such as a fire that could potentially impose a financial hardship on you.

Our community has partnered with ePremium Insurance to offer you high-quality, low-cost renters' insurance and all residents are guaranteed acceptance at our group premium rate. You are, however, free to purchase insurance from any provider of your choice.

**Enrolling with ePremium Insurance is easy! Please follow the instructions below to enroll with ePremium Insurance:**

1. Go to <https://www.epremiuminsurance.com/Renters-Insurance/Default.aspx> and enroll online. You will see our property name (Crystal Lake) come up after inputting the zip code (48473).
2. Call **1-800-319-1390** and an ePremium customer service rep can enroll you over the phone.

**If you have opted to purchase third-party renters' insurance coverage, you must submit proof of renters insurance coverage and be sure that your policy meets the requirements listed below:**

1. Ensure "*Group Five Management Co., P.O. Box 3712, Albany, New York, 12203, [GroupFive@epremium.com](mailto:GroupFive@epremium.com)*" is named as an "Interested Party" or "Additional Interest" on your policy.
2. The limit of liability insurance must be an amount not less than \$300,000 per occurrence.
3. The general liability policy must extend water damage Resident may cause to the Resident's unit of possession as well as adjacent units damaged due to Resident's negligent actions.
4. Once you have ensured your policy meets the requirements listed in steps 1-3, please go to <https://www.epremiuminsurance.com/renters-insurance/Providers/ThirdParty/ThirdPartyUploadRouter.aspx> and enter your community's zip code (48473).
5. Choose your community (Crystal Lake) and follow the prompts to upload proof of coverage.

**Please note: In the event that Resident fails to obtain and maintain the general liability policy as required herein or submit proof of third party coverage to ePremium ("Policy Default"), Management shall have the right to charge a non-compliance fee in the amount of \$30 which shall be deemed to be additional rent under the Lease and immediately due and payable by Resident to Management. Additionally, Management shall have the right to obtain a general liability insurance policy in the name of Resident that complies with this Lease until Resident cures the Policy Default ("Auto-Placed Coverage"), the cost of which is included in the non-compliance fee. In the event that Management must obtain general liability insurance for Resident, the policy cannot be terminated prior to the expiration of**

**the calendar month, and no refund shall be issued, even if Resident cures the Policy Default sooner.**

Resident(s) shall at all times remain personally liable for any damage to his/her personal possessions. Management shall not be held liable for any damage to Resident(s) personal property. Management strongly encourages residents to obtain additional coverage to insure their personal property.

Please contact our leasing office if you have any questions.