



Your Renters Kit Lease Addendum

This Lease Addendum details the services and benefits ("Your Renters Kit") the Landlord provides as part of your residency. The Landlord will provide the following Tenant benefits for **\$69.99** per month, which will be paid along with rent. This package offers services to enhance the Tenant's experience and provide added convenience. The benefits outlined below are included as part of this monthly fee.

Build Your Credit Score: The Landlord will report the Tenant's positive payment history to credit bureaus through a third-party service. The Landlord is not responsible for any errors, omissions, or misreporting by the third-party service. The Tenant understands that any disputes regarding credit reporting must be addressed directly with the third-party service provider.

Renters Insurance: Asset Protect meets the \$100,000 required liability insurance and provides \$10,000 in coverage for your personal property. (\$500 deductible).

Pest Control: 4 active infestation within a 12-month period (starting from the day of the 1st request submitted). Each service includes a 30-day warranty. The following pests are included: Bedbugs, Fleas, Ticks, and Mites.

HVAC Filter Delivery: The Tenant is responsible for replacing all HVAC system filters at the property as required by your HVAC system. The filters will be delivered directly to the property. The tenant's failure to properly and timely replace the filters shall be deemed a material breach of this agreement.

The following constitutes a "timely" replacement, ***unless otherwise notified by Global Realty Group:***

MERV 8 1" Filter - every 90 days (quarterly)

MERV 8 4" Filter - every 6 months (biannually)

MERV 8 6" Filter - every year (annually)

Welcome Gift: includes move in essentials.

Utility Concierge Service (*San Antonio properties only*): The Landlord will provide a concierge service to assist the Tenant with utility activations. The Tenant retains the right to arrange these services independently if preferred. The tenant agrees to abide by all HOA/Association rules and regulations and other lease restrictions and guidelines applicable to utilities.

\$1 Million ID Protection: By executing this agreement, you agree to CLC ID Protects Terms of Service and Privacy Policy regarding the identity theft protection service provided as part of your tenant's kit.

Late Fee Forgiveness: The Landlord offers a one-time forgiveness for either a late rent payment or a payment returned due to non-sufficient funds (NSF), up to a maximum of 12%.

Resident Portal: The Landlord agrees to provide the tenant online portal access to review documents, rent, and other fee(s) payments and report maintenance concerns. The Landlord reserves the right to restrict payment access to the Tenant at the Landlord's sole discretion should a pattern of delinquency arise or persist.

Emergency Maintenance Services: The Landlord shall allow access to the Tenant to report maintenance concerns outside of regular business hours via the online Tenant portal or other such means made available by the Landlord.

Vendor Network Access receive access to our approved professional maintenance vendors, yard acre, cleaners, and many more

Please note that the package price is all-inclusive, and no discounts will be provided if certain services are unavailable due to the specific features of your rental property unless otherwise specified.

Tenant Signature _____ Date _____

Your Renters Kit Adjustments (SKIP THIS SECTION IF NO ADJUSTMENTS ARE NEEDED)

Should you choose to opt out of any of the services included in Your Renters Kit, please select from one of the following options. If you are satisfied with the included benefits, you can skip this section. However, if you feel adjustments are needed, please select from the options below to opt out or make changes to your coverage. Please be advised that opting out may result in additional financial obligations and administrative requirements.

☐ **A. I elect to waive the renters' coverage benefit and secure my own insurance through a third-party provider.** The revised monthly cost will be **\$55.99 per month**. You must obtain a renters' insurance policy from an external provider with a minimum of **\$100,000 in liability coverage**, designate the **Landlord as an interested party**, and **upload proof of coverage for 12 months** through the provided link. Failure to submit timely proof of coverage may result in additional fees or a violation of the Lease Agreement.

If A is selected:

Required Insurance: You must maintain the minimum coverage for the landlord's benefit. Your Tenant Kit includes limited coverage for your personal property and specific legal liability. Your landlord will waive the requirement that you maintain a standard HO4 renter's insurance policy. The protections offered through this option may be narrower than those provided through an HO4 policy.

Suppose a copy of the insurance policy or certificate of insurance is not provided when requested or notified of cancellation. In that case, the Resident will AUTOMATICALLY be enrolled in our Master Policy for \$14 per month.

The resident is responsible for submitting their third-party renter's insurance for verification at:

[Insurance Verification Link](#)

Tenant Signature _____ Date _____

YOUR RENTERS INSURANCE GROUP

15510 WRIGHT BROTHER DR

ADDISON TX 75001

Administration: 888-585-9744

Admin@YRIG.com

Claims: 888-585-4974

Claims@YRIG.com

EXPLANATION OF PROTECTIONS

A. PROTECTIONS

1. Liability Protection

- *Renter Contents* – The **Property Manager** will reimburse the **Renter** for a maximum of \$10,000 in the aggregate during the **Lease Term** for the **Replacement Cost** of a **Renter Contents Liability Loss** and any **Additional Living Expense** Subject to a \$500 deductible.
- *Renter Premises Legal Liability* – The **Property Manager** will reimburse the **Renter** for a maximum of \$100,000 in the aggregate during the **Lease Term** for a **Renter Premises Legal Liability Loss**. **Bodily Injury** is included in **Renter Premises Legal Liability Loss**, subject to a \$10,000 sublimit per each **Renter Premises Legal Liability Loss**.

B. DEFINITIONS

1. **Actual Cash Value** means the cost to repair or replace **Renter Contents**, at the time of loss or damage, whether that property has sustained partial or total loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence.

2. **Bodily Injury** means bodily injury, bodily harm, sickness, disease, or death of a natural person who is not the **Renter**, directly resulting from a **Renter Premises Legal Liability Loss**.
3. **Covered Property** means the dwelling or unit occupied by the **Renter** and described in the **Lease Agreement**, including any accompanying physical property not owned by the **Renter**, but does not include any dwelling or unit vacant for 30 or more consecutive days.
4. **Property Manager** means the Property Manager, owner, lessor or similarly identified person or entity indicated on the **Lease Agreement**.
5. **Lease Addendum** means the addendum provided to the **Renter** in conjunction with the **Lease Agreement** indicating the selection or waiver of the protections provided herein, in conjunction with this Explanation of Protections.
6. **Lease Agreement** means the contract between the **Property Manager** and the **Renter** governing the **Covered Property**.
7. **Lease Term** means the period reflected on the **Lease Agreement**.
8. **Peril** means:
 - Fire or lightning;
 - Smoke, but not smoke caused by agricultural smudging or industrial operations; Explosion;
 - Accidental discharge or overflow of water or steam;
 - Sprinkler leakage;
 - Falling objects, but only if the roof or exterior wall of the **Covered Property** is damaged by the falling object, and damage to the falling object itself is not covered;
 - Freezing of plumbing, heating or air conditioning;
 - Discharge or overflow from appliances;
 - Weight of **Renter's** personal property, but not for purposes of a **Renter Contents Liability Loss**;
 - Burglary, but only if a police report was promptly filed by the Renter, and this does not include mysterious disappearance, or lost or misplaced property; Burglary means the unlawful taking of property within premises that has been closed and in which there are visible marks evidencing forcible entry. Proof of purchase and receipts are required.
 - Riot and civil commotion; or
 - Collapse of the building if directly caused by any of the aforementioned

Peril does not include because of any:

- Ordinance or law, the compliance with which results in the theft or destruction of
- **Renter Contents**;
- Earth movement, including earthquake, landslide, or sink hole;
- Named storm or flood within a flood zone;
- Electrical power failure;
- War, including undeclared war, civil war, insurrection, rebellion, or revolution;
- Nuclear hazard, however caused; or

Action caused by the **Renter** or the **Renter's** guests or agents, whether intentionally, recklessly, or negligently, provided that this is a **Peril** for purposes of **Renter Premises Legal Liability Loss**. ◦ Sewer/septic stoppages and backups.

9. **Additional Living Expense** means the necessary increase in living expenses incurred by the **Renter** so that the **Renter's** household can maintain its normal standard of living up to the Personal Property Limit shown in the lease addendum for Additional Living Expense. **Additional Living Expense** is limited to the shortest time required to repair or replace the damaged property or, if the **Renter** permanently relocates, the shortest time required for the **Renter's** household to settle elsewhere.
(**Additional Living Expense** is limited to a maximum of \$50 per day)

10. **Property Damage** means the damage to, destruction of, or loss of use of any part of the **Covered Property** or other property owned or leased by the **Property Manager**, and does not include any:

- contractual or vicarious liability; property owned by the **Renter**; damage
- to, destruction of, or loss of use due to: the ownership, maintenance,
- occupancy, operation, use, loading or unloading of any motorized vehicle; actions expected or intended by a **Renter** over the age of 13, even if the resulting damage is of a different kind, quality or degree than initially expected or intended;
 - any business conducted or engaged in by the **Renter**, whether or not the business is owned or operated by the **Renter**, or employs the
 - **Renter**; war including undeclared war, civil war, insurrection, rebellion, or revolution.

11. **Renter** means the renter, resident, lessee or similarly identified person or entity indicated on the **Lease Agreement**.

12. **Renter Contents** means personal property owned by the **Renter**, but does not include:

- animals, birds, or fish;
- motorized vehicles or trailers;
- property owned by any roomer, boarder, or guest; commercial or business
- property; property rented or held for rental to others by the **Renter**; or
- electronic data, however, **Renter Contents** does include blank storage
- media.

13. **Renter Contents Liability Loss** means the Actual Cash Value or Replacement Cost due to burglary or destruction of **Renter Contents** due to a **Peril** located within the **Covered Property**.

14. **Renter Premises Legal Liability Loss** means:

- settlements or judgments fully or partially resolving the **Renter's** liability for **Property Damage** resulting from a **Peril**; the cost of a lawyer, selected by the
- **Property Manager**, to defend the **Renter** from liability for **Property Damage** resulting from a **Peril**.

Provided, the Property Manager shall not have any further obligation to settle or defend the Renter once the Property Manager has paid the maximum amount Renter Legal Liability Loss selected by the Renter on the Lease Addendum. Further provided, Renter Legal Liability Loss does not include amounts incurred by or on behalf of any person or entity other than the Renter, unless constituting covered Bodily Injury.

15. **Replacement Cost** means the cost to repair or replace **Renter Contents**, at the time of loss or damage, whether that property has sustained partial or total loss or damage, with material of like kind and quality, without a deduction for deterioration, depreciation and obsolescence.
16. **Security Deposit** means the amount indicated as the Security Deposit on the Lease Addendum or the Lease Agreement.
17. **Deductible**. We will pay for any covered loss to **Covered Property** only when it exceeds the applicable deductible shown on the lease addendum.

C. RENTER OBLIGATIONS

1. As an express condition precedent to the **Property Manager's** obligation to pay a **Renter Contents Liability Loss**, the **Renter** must:
 - Provide written notice to the **Property Manager** of any **Renter Contents Liability Loss** as soon as possible, and not later than 60 days following the cessation of the **Peril**;
 - Protect **Renter Contents** from further loss; and
 - Send the **Property Manager**, within 60 days of the **Property Manager's** request, a sworn affidavit setting forth the following to the best of the **Renter's** knowledge and belief:
 1. The time and date of the **Peril**;
 2. The interests of all **Renters** and all others in the **Renter Contents**, including all liens on the **Renter Contents**;
 3. The identity of any insurance that may provide coverage for the **Renter Contents**; and
 4. A detailed inventory of all claimed **Renter Contents** and value claimed by the **Renter**.
 - Be current on their rent.
2. As an express condition precedent to the **Property Manager's** obligation to pay a **Renter Premises Legal Liability Loss**, the **Renter** must:
 - Provide written notice to the **Property Manager** of any written or oral demand or assertion that the **Renter** may be liable for **Renter Premises Legal Liability Loss** as soon as possible and thereafter:
 1. Promptly forward to the **Property Manager** every notice, demand, summons or other process relating to the **Renter Premises Legal Liability Loss**;
 - Provide written notice to the **Property Manager** of any **Property Damage** knowingly caused by the **Renter** as soon as possible, and not later than 60 days following the **Renter's** knowledge of the **Property Damage**; Not
 - voluntarily make any payment, assume any obligation, make any admission, or incur any expense in connection with any **Property Damage**; Send the
 - **Property Manager**, within 60 days of the **Property Manager's** request, a sworn affidavit setting forth the following to the best of the **Renter's** knowledge and belief:
 1. The time and date of the **Peril**;
 2. Any reasonably available information concerning the time, place and circumstances of the **Property Damage**;

3. The names and addresses of any witnesses to the **Property Damage** and the **Peril**; and
4. The identity of any insurance that may provide coverage for the **Property Damage**;
- Fully cooperate with the **Property Manager's** investigation, settlement, and defense of any claim or suit based upon or arising out of the **Property Damage** or **Peril**, including assisting with:
 1. Securing and giving evidence;
 2. Attending depositions, hearings, mediations, and trials;
 3. Obtaining the attendance and testimony of witnesses; and
 4. Enforcing any right of contribution or indemnity against any person or entity potentially liable to the **Renter**.

D. LIMITS OF LIABILITY

1. The amounts indicated in Section A.1., as selected by the **Renter** in the **Lease Addendum**, are the maximum amounts payable by the **Property Manager** to, or on behalf of, the **Renter**, under the **Lease Addendum** during the **Lease Term** for all **Renter Contents Liability Loss** or **Renter Premises Legal Liability Loss**.

Personal Property Subject to Limited Coverage We will pay up to the amount listed for each category, but this does not increase the Personal Property Limit shown on the Declarations Page. Unless stated otherwise, the limit below is the total limit for each loss for all property in that category.

1. \$200 for money, bank notes, negotiable instruments, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, and numismatic property
2. \$500 for any one item subject to a maximum of \$1,000 for loss by burglary of jewelry, watches, furs, precious and semi-precious stones.
3. \$500 for loss by burglary of firearms or accessories.
4. \$500 on electronic data processing equipment and the recording or storage software used with such equipment
5. \$1,000 for loss by burglary of tools while at the residence premises unless considered business personal property

E. OTHER PROVISIONS

1. The **Renter** is obligated to immediately inform the **Property Manager** if any **Renter Contents** are recovered or located.
2. Upon payment of **Renter Contents Liability Loss**, the **Property Manager** is deemed to have been transferred unencumbered title in the **Renter Contents** by the **Renter**.
3. If the amount of **Renter Premises Legal Liability Loss** exceeds the amount indicated in Section A.1., as selected by the **Renter** in the **Lease Addendum**, and if such excess amount is payable to the **Property Manager**, then the **Property Manager** does not release the **Renter** from such excess liability.
4. The **Renter** may not assign its rights under the **Lease Addendum** to any third-party.

5. The **Lease Addendum** does not relieve or release the **Renter** from all obligations in the **Lease Agreement**.

^[1] Must provide minimum coverage of \$100,000 for Your legal liability for damage to Landlord's real improved and personal property. The third-party policy must be provided to the Landlord at the beginning of the Lease Term and must remain in effect throughout the Lease Term.