

RENTERS INSURANCE,  
FOR YOUR PEACE OF MIND AND IT'S MANDATORY!

*During the term of your Lease and any renewal thereafter, Residents of The Village of Pineford are **REQUIRED** to carry insurance on their personal belongings as well as a minimum of \$300,000 general liability and medical coverage (please refer to section 21 of your Lease). Also, in order to have your insurance renewal in addition to notices of lapse in policy sent to the Leasing office each year, **"The Village of Pineford 1900 Pineford Dr., Middletown, PA 17057" MUST BE LISTED WITH YOUR INSURANCE AGENCY AS: "ADDITIONAL INSURED", "ADDITIONAL INTEREST" and/or "CERTIFICATE HOLDER"***

- *Apartment owners carry insurance, but only on **THEIR** property.*
- *The **most** widespread misconception of renters is that property damaged by fire, windstorm or hail, explosion, smoke, vehicles, vandalism, falling objects, electrical plumbing/air conditioning or heating mishaps, rain, snow, ice or sleet is covered by their landlord's policy.*
- *Also, have you thought about the risk of a lawsuit or medical expenses for personal injury if guests are injured in your apartment? Or if you become involved in a liability claim from outside sports activities, or from your child with a wild baseball bat in a neighborhood game, or even from pets?*
- *Renters insurance covers your personal belongings and can include liability coverage as well as protect you if someone gets injured at your apartment home. The cost is relatively low and one of the wisest purchases an apartment resident can make.*
- *You may not realize what your belongings are worth until you make an inventory and start adding things up. Once you do this, contact several insurance companies to determine which company best suits your needs. When you decide on an insurance carrier, have them provide you with a "declaration page", which is proof that you have renter's insurance. In addition, have them list The Village of Pineford as additional insured/additional interest to insure that we receive a copy of your renewal each year. The "declaration page showing The Village of Pineford as additional insured or additional interest" must be presented to your Leasing Consultant in order for you to receive your keys to your new apartment home.*

***I have read and understand that keys will not be given until proof of renter's insurance is provided:***

Print Name	Date	Print Name	Date
Applicant Signature	Date	Applicant Signature	Date
Print Name	Date	Print Name	Date
Applicant Signature	Date	Applicant Signature	Date