



PROPERTY DAMAGE LOSS WAIVER[®] OPTION



Students Legal Liability[®]

a division of Renters Legal Liability LLC

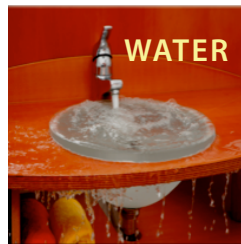
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WHAT IS THE PROPERTY DAMAGE LOSS WAIVER® OPTION?

- Your student housing community's Property Damage Loss Waiver® ("PDLW™") program is a way for student residents to meet their community's lease requirement to provide \$100,000 property damage liability protection for damages negligently caused by residents.* It protects student residents from financial catastrophe and handles damages to the student housing community.*
- The PDLW™ program allows any student resident to fulfill contractual lease obligations during occupancy. The lease specifies that student residents are financially responsible for damages they negligently cause to the student housing community/building.
- PDLW™ provides up to \$100,000* for the student resident's responsibility for a loss and addresses this serious financial obligation for the student resident.
- PDLW™ provides protection for negligent, resident-caused losses for these five named perils: fire, smoke, explosion, water discharge and resident-induced sewer back-up.
- The community owner/manager is the named insured/plan administrator of the property damage loss waiver option program.
 - The Property Damage Loss Waiver® is designed a to meet the student resident's contractual obligation regarding indemnification under the lease agreement.
 - The Property Damage Loss Waiver® does not protect student residents in the event of theft, burglary, vandalism, bodily injury or personal injury.
 - The limited personal property protection is not designed to replace or provide similar protection as a resident-owned, traditional renter's insurance HO-4 policy.



- Participation in the PDLW™ program is simple and easy.
- The \$100,000* option pays damages as follows:
 - First, to the community owner/manager, to the extent of damages to the property.
 - Second, to student residents for the losses/damages to their personal property/contents up to \$10,000, subject to limit availability;
 - Third, there is an additional allowance for displacement costs and/or living expenses up to \$1,000, subject to limit availability.*

* Losses are subject to a \$250 deductible.

Note: Should the Owner or Management change during the term of the Rental Agreement, the protection may be discontinued.

- The Property Damage Loss Waiver® is not a renter's insurance HO-4 policy. The PDLW™ does not protect for theft, burglary, vandalism, bodily injury or personal injury.

If you have questions or need additional information, please call or email:



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