

COVERAGE OPTIONS

Coverage Limits	Premium
\$2,000.00	\$10.00
\$3,000.00	\$15.00
\$5,000.00	\$23.00

Additional coverage limits may be available at this facility

COVERAGE FEATURES

No Deductible

Pays 1st even with other coverage

No long-term commitment

Convenient & low cost

Helps to cover the gap of Homeowners deductible

Rodent damage is covered

CLAIMS INFORMATION

1. Tell your facility manager.
2. Report burglaries to the police and keep the police report.
3. Take photos of the damage and create a file for yourself.
4. Provide our agents with proof of loss, including a sworn statement of loss.

Report your claim to our agents:

Call: 800-792-0345

Online: www.sboati.com/fileclaim

What will our Agents do?

1. Take your statement of loss.
2. Send your forms to document the loss.
3. Validate the loss.
4. Process and settle your claim.

CONTACT US

Cornerstone Insurance Producers, LLC
425 North Prince Street, Suite 101
Lancaster, PA 17603
800-792-0345
www.sboati.com

DBA "CIP Insurance Agency LLC" in CA, NE, TX
DBA "Cornerstone Producers LLC" in AL, NY, PR

WHAT IS NOT INSURED

- Accounts, bills, currency, deeds, evidences of debt, evidence of ownership, contracts and titles, securities, negotiable instruments, money, lottery tickets, notes, animals, jewelry, watches, semi-precious/precious stones, furs, or garments trimmed with fur, breakage of glass or similar fragile articles, illegal drugs, food, alcohol or explosives.
- Damage caused by a pre-existing condition.
- Loss or damage caused by cigarettes or other smoking materials, unless fire ensues.
- Loss or damage caused by mysterious disappearance.
- Loss or damage caused by theft, except burglary as covered herein.
- Loss or damage caused by or resulting from contributed to or aggravated by flood, surface water, waves, tidal water or tidal wave, or overflow of streams or other bodies of water, including but not limited to escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containments system, unless fire or explosion ensues, and then we will pay only for the ensuing loss.
- Loss or damage caused by or resulting from wear and tear, gradual deterioration, maintenance, inherent vice, latent defect, mildew, mold, wet or dry rot, atmospheric or changes in temperature, delay, loss of use, or loss of market.
- Loss or damage caused by the neglect of the Insured to use all reasonable means to save and preserve the insured property at and after the occurrence of any cause of loss insured against, or when the insured property is endangered by an insured cause of loss.
- Loss or damage caused intentionally by the Insured or at the direction of the Insured.
- Loss or damage of contraband, or caused by illegal transportation or trade.
- Loss or damage resulting from activity in violation of the Lease Agreement.

CARRIER INFORMATION

Underwritten by:

Harco National Insurance Company
(All states except HI) or Wilshire Insurance Company (HI only). Both companies are a part of IAT Insurance Group, and are rated A- (Excellent) by A.M. Best.

SBOA

TENANT INSURANCE



Renter's Program



Cornerstone 
INSURANCE PRODUCERS LLC

800-792-0345
425 North Prince Street, Suite 101
Lancaster, PA 17603

WHAT IS COVERED?

Direct Physical Loss to Your Insured Property is Covered if Caused by the Following:

- Windstorm (hurricane), hail, or water damage except flood, surface water, etc. and/or resulting from mold, mildew, wet or dry rot.
- Landslide, including sinkhole collapse
- Strikes, Riots or Civil Commotion
- Vandalism or Malicious Mischief
- Explosion or Sonic Boom
- Weight of Ice, Snow or Sleet
- Aircraft, Self-propelled Missiles or Spacecraft
- Collapse of Buildings, other than by Earthquake
- Earthquake
 - Smoke
- Falling Objects
 - Vehicles
- Fire or Lightning
 - Cyclone or Tornado



ALSO INCLUDED IN YOUR COVERAGE

Burglary: We will pay up to 100% of the amount of the insurance applicable under this policy for loss by burglary or holdup. The term Burglary means the act of stealing property by forcible entry into the storage space described in the "rental agreement." However, this coverage only applies when such storage unit is securely locked at the time of the forcible entry. Visible signs of forcible entry must be evident. The mere absence of a lock will not constitute forcible entry.

Debris Removal: We will pay up to 20% of the amount of the insurance applicable under this policy to cover the necessary expense incurred in the removal of debris of the property insured following an insured loss.

Transit: We will pay up to 100% of the amount of the insurance applicable under this policy for loss by fire or collision/overturn of a motor vehicle or trailer upon which covered property is being transported while property is in transit to or from the storage facility, provided the property is in transit within 100 miles of the storage facility.

Extra Rental Expense: We will pay up to 20% of the amount of the insurance under this policy to cover the extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented as a result of loss or damage to the storage facility building that would be covered by this policy.

Rodent/Vermin Coverage: We will pay up to \$500 of the amount of insurance under this policy for loss or damage caused by moths, insects, rodents or vermin.

Replacement Cost Coverage Valuation: Replacement cost without the deduction of depreciation.

IMPORTANT CONSUMER INFORMATION

- This self-storage facility is licensed as a limited lines self-service storage producer to sell this product, however, its employees are not qualified nor authorized to discuss the adequacy of the renter's existing insurance coverage.
- If a renter elects SBOATI coverage, this will be shown on the face of the rental agreement or evidence of insurance will be otherwise provided to the renter at the time that the coverage is obtained.
- The renter may cancel the insurance at any time and any unearned premium will be returned in accordance with the applicable law.
- A renter is not required to purchase insurance through the SBOATI program to rent a unit, although the facility owner may require* a renter to provide insurance on the property. *Except in the state of New York.
- Insurance offered by this storage facility may duplicate coverage the customer already has.
- The SBOATI program is offered by Cornerstone Insurance Producers, LLC and may not be currently available in all states.

CA License # 0K81731

NY License #1422688

MD License # 2165980

OR License # 100262018

MN License # 40425101

PA License # 731260

STATE SPECIFIC LANGUAGE

Applicable in California

- The coverage is issued under a group master policy authorized to write tenant insurance under CA Ins. Code, Section 1785.76.
- California Department of Insurance Toll-Free Consumer Hotline: 1-800-967-4357 (HELP).

Applicable in Florida and Louisiana

- Policies offered by the self-service storage company may provide a duplication of coverage already provided by a renter's homeowners' insurance policy, personal liability insurance policy, or other source of coverage.

Applicable in Kansas

- State Law requires the operator of this facility to inform you that insurance sold by this self-storage company may provide a duplication of coverage already provided by a renter's or homeowner's policy or other source of coverage. You are encouraged to contact your primary insurance carrier if you have questions about your existing coverage.

Applicable in Maryland

- SBOATI may duplicate coverage the renter has through an existing insurance policy or some other source of coverage.
- For inquiries or to file a complaint with the Commissioner, contact the Maryland Insurance Administration: Toll-Free: 1-800-492-6116, option 3, option 1.

Applicable in Minnesota

- YOUR RENTERS' OR HOMEOWNERS' POLICY MAY PROVIDE THE INSURANCE YOU NEED. CHECK WITH YOUR INSURANCE AGENT TO DETERMINE IF YOUR PERSONAL PROPERTY STORED AT A LOCATION OTHER THAN YOUR HOME OR BUSINESS IS COVERED.

Applicable in Missouri

- Limited Lines Self-Service Storage Insurance Producer Licensing Laws: Section 379.1640, RSMo via revi-sor.mo.gov/main/Home.aspx; House Bill 2194 via www.house.mo.gov/billtracking/bills161/billpdf/truly/HB2194T.PDF

Applicable in New York

- A renter is not required to purchase insurance through the SBOATI program to rent a unit. *New York facility owners may not require a renter to provide insurance on the property.
- SBOATI may duplicate coverage the renter has through an existing insurance policy or some other source of coverage.
- The renter may cancel the insurance at any time and any unearned premium will be returned in accordance with the applicable law (NY Insurance Code, Section 2131).

Applicable in Oregon

- SBOATI may duplicate or overlap with coverage the occupant may have from other insurance policies, such as a renter's policy, a homeowner's policy, a vehicle policy, a watercraft policy or another source of property insurance.
- Renting individual storage space at this self-service storage facility does not require an occupant to purchase property insurance from this facility. If this facility does require the occupant to have property insurance, the occupant may satisfy the requirement by providing evidence that the occupant has coverage from another source of property insurance.



INSURANCE GROUP

Cornerstone

INSURANCE PRODUCERS LLC

