

301 SOUTH LIVINGSTON AVENUE / SUITE 201 • LIVINGSTON, NEW JERSEY 07039 • PHONE: 973-992-1555 FAX: 973-992-6838

Dear Resident:

Thank you for residing at an Affiliated Management Inc. community. As detailed in your lease, all residents are strongly recommended to maintain Renters Insurance during the term of your residency.

For your convenience, we are pleased to announce that Affiliated Management Inc. has coordinated with **Effective Coverage**, a best-in-class provider of affordable renters insurance, to provide you with automatically qualified policy options.

A Renters Insurance policy provides the following main protections:

- Protecting both you and the things you've purchased. Your personal property is protected in case of loss from perils such as fire, vandalism, or theft. Even if your property is outside of the apartment, coverage may apply.
- Liability protects you if you inadvertently cause bodily injury or property damage to another, on or off the residence premises.
- Loss of Use protects you if a covered loss prevents you from using the residence for a period of time.

For an **Effective Coverage** renter's insurance quote, please call their insurance experts for renters at (800) 892-4308 or visit them on-line at <http://www.effectivecoverage.com/Affiliated/>. Once purchased, **Effective Coverage** will quickly notify us.

If you work with a provider other than **Effective Coverage**, your policy declarations page or certificate of coverage must include the following information:

- Your name along with names of all adults living in the apartment
- Policy start and end dates
- A personal liability with a minimum of \$100,000
- Community must be listed as an "Interested Party" on your policy. By doing this, your community will be notified should your policy cancel or non-renew. The "Interested Party" must read as follows:

Alerts – "Community Name", PO Box 3763, Albany, NY 12203

Once you purchase insurance meeting the above criteria, you may electronically submit it for approval via www.EffectiveCoverage.com/Proof or provide your leasing office/ on-site superintendent with a copy.

Thank you for your prompt attention to this important matter.

Respectfully,
Management



AFFILIATED MANAGEMENT, INC.

<http://www.affiliatedmgmt.com>