



# Renters Insurance **REQUIRED**



**Renters insurance** is required at time of move-in and must be maintained at all times during residency with Hickam Communities at the expense of the resident. Renters insurance protects you from claims for property damage and physical injury caused by or to you, a member of your family or a guest while living in your home.

The lease requires proof of insurance coverage meeting the minimum requirements with Hickam Communities named as an interested party at time of move-in.

#### **Minimum Required Insurance Coverage:**

- Limits of liability in an amount of at least \$100,000 per occurrence

#### **Required Proof of Insurance –**

one of the following must be provided to Hickam Communities prior to move-in:

- Declaration Sheet
- Certificate of Coverage
- Confirmation of Coverage letter from agent or insurance company

## **Protection for Your Personal Belongings**

If the worst happened, how would you replace the costly electronics, personal items, clothing, furniture, and other personal belongings? Many residents mistakenly believe their landlord's insurance will protect them, but the owner of your rental home **DOES NOT** cover your belongings.

### **Liability Coverage**

What if someone is injured at your rental home and you can't cover their medical bills? What if that person sued you, or your dog bit someone's child, or someone tripped and fell over a toy inside your home?

#### **Your renters insurance policy must list the following as an interested party:**

Hickam Communities  
1201 Demonbreun Suite 800  
Nashville, TN 37203  
ri@winncoco.com

**Hickam Communities strongly recommends you add property insurance to cover losses or damage to your personal belongings or the personal belongings of your family or guests.**



You may choose any renters insurance provider. We offer ResidentShield to residents as an easy and affordable option for renters insurance.

Visit [www.residentshield.com/centinel](http://www.residentshield.com/centinel) for more information or to sign up today!

