WHAT TO DO IF YOU EXPERIENCE A LOSS

Here's what to do immediately after you become aware of damage or theft:

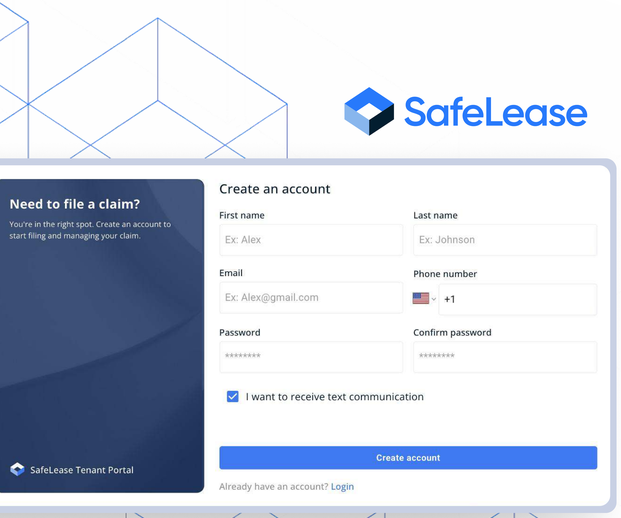
- Notify the storage facility
- Take photos
- Protect your property from further damage
- Keep your lock and damaged property
- Call the police and obtain a police report
- Be prepared to provide proof of value, i.e., sales receipts, photos of items stored in the unit, and other evidence of loss to the claims adjuster

FILE A CLAIM

To submit a claim, please visit:

tenant.safelease.com

*You must create an account first



COVERAGE LIMITS

- $2,500
- $3,000
- $5,000

DEDUCTIBLE



$100 per claim deductible.
The deductible is waived for burglary claims when a cylinder or disc padlock is used.

*We will not pay for loss until the amount of the loss exceeds the deductible amount of $100.

INSURER

This self-storage tenant insurance policy is underwritten by:

Obsidian Insurance Company

info@obsidianspecialty.com

For a complete copy of your policy or for questions regarding your coverage, please contact the Tenant Insurance Program Administrator:

SafeLease Insurance

800 Brazos Street, Suite 320, Austin TX, 78701

855.657.2338

SafeLease Insurance, with its principal place of business at 800 Brazos Street, Suite 320, Austin, TX 78701, offers insurance coverage through Obsidian Insurance Company. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory. National producer #19675002. This material is for informational purposes only and does not provide any coverage. The coverages listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some policies. Premiums and coverages vary depending on the coverage selected.

SafeLease

TENANT INSURANCE

The Easy and Affordable Way to Protect Your Stored Property

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STORAGE TIPS

- Keep an inventory of your items and take photos
- Store electronics in the rear of the unit
- Always lock your unit with a cylinder or disc padlock
- Place boxes on pallets, skids, or 2x4s
- Cover your property with drop cloths or plastic covers
- Avoid storing items that are not protected by your plan



INFORMATION ABOUT YOUR STORAGE INSURANCE POLICY

Your stored property is protected by an insurance policy administered by SafeLease Insurance. This policy covers your stored property from loss or damage that may arise from hazardous events.

PROPERTY INSURED

The personal property insured under each Certicate of Self-Storage Tenant Insurance consists of the personal property of the insured while in storage within the enclosed storage space described in the “Rental Agreement”. We will also pay for direct physical loss or damage to “Vehicle(s)” stored outdoors at the leased premises described in the Certificate of Self-Storage Tenant Insurance and associated with any one storage unit.

We will also cover the personal property of others for which the insured may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the “Rental Agreement”. However, we will not cover the property of “Owner” whether it is within or outside such enclosed storage space.



SafeLease

COVERED CAUSES OF LOSS

Protect your belongings with our comprehensive insurance coverage tailored for tenants of self-storage units. From burglary and vandalism to unexpected incidents like water damage or mold, our coverage offers a financial safety net for your valuable stored property.

- Burglary*
- Explosion
- Fire
- Lightning
- Smoke
- Falling Objects
- Building Collapse including weight of snow/ice
- Water Damage*
- Fungus*
- Vermin*
- Vandalism
- Windstorm
- Debris Removal
- Transit
- Extra Rental Expense

*Evidence of forced entry and police report required to file a burglary claim. Vermin and fungus have a sublimit of $500. Water damage coverage does not extend to damage caused by flood/surface water. Hail damage excluded from vehicles stored outdoors.

EXCLUDED CAUSES OF LOSS

- Wear and tear
- Loss of use or loss of market
- Atmospheric condition or changes in temperature
- Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not
- Earthquake
- War
- Intentional loss
- Seizure or destruction of property by order of governmental authority
- Theft and mysterious disappearance

PROPERTY NOT COVERED

We suggest you refrain from storing the following items in your self-storage unit as they will not be covered under this policy.

- Money, bank notes, bullion, gold, goldware, silver, silverware, silver-plated or gold-plated ware, platinum, coins, medals, securities, accounts, deeds, evidences of debt, letters of credit, traveler checks, registered checks, money orders, tokens, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, and negotiable and non-negotiable instruments or contracts representing money
- Animals
- Jewelry, watches, semi-precious/precious stones, and furs
- Broken glass or similar fragile articles
- Contraband, explosives, firearms or ammunition, or property in the course of illegal transportation or trade
- Valuable papers and records, including those which exist as electronic data and photographs
- Property in units in which the "Owner" has begun lien enforcement procedures
- Property not placed within the enclosed storage space except for property in transit

*This is a summary. Please refer to your Certificate of Insurance for a full description of terms, conditions, limits, sublimits and exclusions.



PLEASE NOTE

- The purchase of this insurance is not required to rent storage space.
- Neither the landlord nor the leasing agent is an insurance agent, and are not qualified to evaluate the adequacy of the tenants existing insurance coverage.
- SafeLease Insurance is the agent for this program.
- You may cancel this coverage at any time.
- Any unearned premium due will be returned.
- The tenant insurance provided may be a duplication of coverage that may be provided by homeowners or renters insurance policy. If so, this coverage is considered to be primary.

The information presented in this publication is intended to provide a summary to the master policy. The loss prevention information provided is intended only to assist plan participants in the management of potential loss-producing conditions involving their premises and/or operations based on generally accepted safe practices.