



Self-Storage Tenant Insurance

Storage Insurance from TenantOne Direct



TenantOne Direct™ Customer Storage Insurance Information and Insurance Application

Natural disasters strike often and without warning. That's why it is important to protect your stored goods with TenantOne Direct customer storage insurance from MiniCo Insurance Agency, LLC. TenantOne Direct covers losses due to events beyond your control or that of the facility. So even when the unexpected happens, you will have peace of mind knowing your stored items are insured through TenantOne Direct.

Important Notice: Although contents insurance coverage is not required to rent a storage unit, your stored property is not insured by this facility. Therefore, **you are responsible for insuring your stored goods.**

TenantOne provides affordable insurance coverage for these causes of loss. **NOTE: Some exclusions apply.**

- Burglary
- Fire
- Building Collapse
- Lightning
- Smoke
- Explosion
- Windstorm
- Earthquake
- Vandalism
- Hail
- Water Damage (flood excluded)
- Riot

TenantOne Direct insurance may duplicate coverage already provided by your personal homeowner's insurance policy, automobile insurance policy, personal liability insurance policy or other source of coverage.

You can depend on TenantOne Direct

TenantOne Direct is provided by MiniCo Insurance Agency, LLC, which first introduced customer storage insurance to the self-storage industry in 1974 and is a national leader in the industry today. TenantOne Direct is underwritten by Safeco Insurance Company of America and Aspen American Insurance Company. Both are A.M. Best "A" rated carriers. Your policy will be issued by one of these companies at the discretion of the MiniCo underwriter. Together, they provide coverage and claims service you can rely on.

Phone: 800-544-6464

Fax: 800-637-4981

insurance@tenantone.com

www.TenantOne.com

2 EASY WAYS TO GET COVERAGE:

- Online at www.TenantOne.com
- Mail Enclosed Application



Helpful Tips

For coverage, fax the form to 800-637-4981, visit our website at www.tenantone.com or use the application and envelope provided for convenient mail-in service.

Your policy will be sent to you in one to two weeks.

Important information — please read carefully

- For mailed applications, coverage will begin at 12:01 a.m. the day after the postmark date on the envelope. Coverage on applications made while the storage facility is under a hurricane watch or warning will not become effective until 12:01 a.m. on the day after the hurricane watch or warning is lifted.
- All applications are subject to approval.
- This brochure contains general and descriptive information; the policy is the contract.
- Coverage is valid at this facility location only.
- After move-in, make a complete inventory of goods being stored. A photo or videotaped record of your stored goods is also helpful.

Filing a Claim

- Secure the remaining goods to prevent further loss. Do not dispose of any damaged goods until a claims adjuster has inspected them.
- Call MiniCo's friendly claims representative. The claims toll free number is listed on the policy.
- A local claims adjuster will handle your claim personally.
- Make a complete inventory of the lost or damaged property, including the date of purchase, place of purchase and the price paid.
- In the case of a loss caused by burglary, vandalism or malicious mischief, you must contact the local police department and file a police report. Burglarized units must have visible marks of forced entry.
- Zero deductible.

Claims Hotline 800-528-1056

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Rate Chart

TenantOne Limits	TenantOne Monthly Premium
\$1000	\$5
\$2000	\$8
\$3000	\$12
\$5000	\$20
\$10,000	\$38
\$15,000	\$54
\$20,000	\$71
\$25,000	\$87

*Limits are available up to \$75,000. If you would like a limit above \$25,000, please contact MiniCo at 800-544-6464.

Coverages:

- **Burglary limit is 100% of the amount of insurance**
- **Rodent or vermin damage coverage has been added**
- **Replacement cost valuation standard for most items subject to policy limitations**
- **Vehicles covered if stored inside the unit**
- **Zero deductible on claims**

Please note that the following goods are uninsurable and automatically excluded from coverage: accounts, deeds, bills, currency, evidence of debt, securities, money, notes, jewelry, precious stones, furs or garments trimmed with fur. Other restrictions may apply to items in storage.

Have questions? Call the TenantOne Direct information hotline TOLL FREE 800-544-6464.

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