

Subject line: Complete your renters insurance requirement

Hi *[tenant name]*,

I wanted to notify you that per your lease, renters insurance is required for your unit. We'll need to verify that you have qualifying coverage through our automated process by *[move-in date]*.

Requirements:

Based on the terms of your lease, you're required to have a minimum of *[required amount]* in liability coverage for your unit throughout the duration of your lease.

Note that many standard renters insurance policies may not cover damage related to flooding. If you live in a high-risk area, consider obtaining a separate flood insurance policy.

What to know about renters insurance:

If this is your first time purchasing renters insurance, here are some resources to learn more about what it is and how it works:

- [Comprehensive Guide to Renters Insurance](#)
- [Top 10 Benefits of Renters Insurance for Residents](#)

When evaluating renters insurance options, be sure to thoroughly review the policy information to understand what it includes (and what it doesn't).

How to get renters insurance:

If you don't already have a qualifying renters insurance policy, you can secure an affordable plan that fits your needs here: <https://app.modives.com/renterapplication/policyForm>

How to verify your renters insurance:

We verify that your policy is active and adequate through CheckMy Resident. Once you're ready to initiate verification, go to this link: *[CheckMy Resident link]*

Note that as part of our renters insurance verification process, we'll set up ongoing monitoring to ensure that your policy remains active and continues to meet the requirements of your lease.

What happens if you don't have insurance:

If you don't purchase and verify a qualifying insurance policy by *[move-in date]*, you'll be automatically enrolled in liability-only coverage until a sufficient policy is verified. Your account will be charged *[cost]* on a monthly basis to cover the cost. Any charges placed will not be refunded.