

second nature®

\$100k Master Policy Coverages

Master Policy Coverages

Covered Perils: Property Damage Liability

Coverage applies only to damage caused by the resident

Standard

\$100k per occurrence
\$0 deductible

- ✓ Fire
- ✓ Water backup of sewer, drain or sump
- ✓ Explosion
- ✓ Smoke

Also Includes

\$100k per occurrence
\$0 deductible

- ✓ Falling objects
- ✓ Overflow of appliances
- ✓ Freezing pipes
- ✓ Collapse

Unique Inclusions

Limits and
deductibles vary

- ✓ Mold remediation
- ✓ Bed bug remediation
- ✓ Pet damage
- ✓ Loss of rental income

Coverage applies only to damage caused by the resident.

Mold, Bed Bug, Pet and Loss of Rental Income coverage is subject to sublimits and deductibles.

Mold and Loss of Rental Income must result from a covered claim.

All coverage is subject to the terms and conditions of the issued policy.

Master Policy Coverages

Coverages: Resident Personal Liability

Personal Liability

\$100k for tenant premises liability
\$0 deductible

Dog Bite Liability*

\$25k per occurrence
\$0 deductible

Additional Living Expense**

\$3,000 per occurrence***

*No breed exclusions.

**Additional Living Expense must result from a covered claim.

***In Indiana, Montana, New York, and Texas the additional living expense limit is \$1,000 per occurrence.

All coverage is subject to the terms and conditions of the issued policy.



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Second Nature Insurance Services, LLC (NPN 20224621)



Master Policy Coverages

Covered Perils: Resident Contents

Standard

\$10k per occurrence/per residence premises
\$500 deductible

- | | |
|------------------|-------------|
| ✓ Fire/Lightning | ✓ Explosion |
| ✓ Water Leaks | ✓ Smoke |
| ✓ Wind/Hail | ✓ Burglary |

Master Policy Exclusions

Property Liability

The below perils are excluded*

- ✗ Natural causes
- ✗ Wear and tear
- ✗ Equipment breakdown
- ✗ Flood
- ✗ Intentional damage
- ✗ Water losses originating off premise

Resident Contents

The below perils are excluded*

- ✗ Off premise losses
- ✗ Flood and frozen pipes
- ✗ Theft**
- ✗ Overflow of sewer or sump
- ✗ Water losses originating off premise

*These are common exclusions across all resident insurance programs and policies. These items can often be covered by landlord property insurance. Property managers should check with their agent or carrier.

**A loss is considered “theft” when it’s a mysterious disappearance with no evidence of forced entry.

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Have more specific questions about your coverages?

Please contact insurancesupport@secondnature.com