



★★★★★ Over 15,000
5-star reviews



HACIENDA BELLA
REALTY & PROPERTY MANAGEMENT

Feel right at home with our **resident benefits package.**



Filter Delivery Service - Changing filters is as easy as opening the front door. This service helps you save up to \$250/year and reduces the hassles of repairs.



Renters Insurance Program - We've secured the industry-leading value policy from an A-rated carrier. You'll benefit by being added to our master policy so all of your insurance requirements in the lease are met. If you want a retail individual policy, you can still get that at any time.



Resident Rewards Program - Rent day is now rewards day. You'll get cash, gift cards, and exclusive discounts you can use to save up to \$4500/year on everyday expenses.



Credit Building - We report every on-time rent payment so you build credit. Average increases of 23 to 42 points in resident scores. We can report up to the past 24 months for an immediate boost.



\$1M Identity Protection - 1 in 4 Americans are victims of identity fraud. All adult leaseholders get \$1M coverage backed by AIG, monitoring through IBM's Watson, and a dedicated, US-based Identity Restoration Specialist.



Move-In Concierge - One call sets up utility, cable, and internet services - and helps you get the best promos and discount codes available.



On-Demand Pest Control - Pest Assurance, powered by Pest Share, a targeted and effective pest control solution.



Online Portal - Access your documents and pay rent through our easy to use online portal.



24/7 Maintenance Coordination - It always seems like things happen after hours. This makes reporting those pesky maintenance issues easy and fast either online or by phone.



Vetted Vendor Network - Everyone who services your home is screened to exceed our standards for insurance, licensing, and professionalism for the job.



Home Buying Assistance - For those who want to move onto homeownership, we'll help you get there.

Learn more at secondnature.com/residents

On-Demand Pest Control Resident FAQs



Q: What is On-Demand Pest Control?

A: On-Demand Pest Control is a fast, easy, and effective way to treat active pest infestation. We offer online claim submission for covered pests, so you can get started on getting rid of your pest problem right away. Our treatment and coordination costs are included for all covered claims, so you can rest assured that you're getting the best possible service.

Q: What pests can I request service for?

A: Please check the RBP addendum or section of your lease that references On-Demand Pest Control to see what pests are covered in your plan at no additional cost. If a pest falls outside of coverage, you can still submit a claim. When possible, a vetted vendor contact will be provided and discounted pricing for treatment may apply. You can read the full terms of service at pest.residentforms.com/resident-terms-of-service.

Q: Can I file more than one claim per year?

A: Sometimes more than one pest issue can occur during your lease. That's no problem! While unlikely, it is possible you could have separate infestations within a calendar year, which the plan accommodates. Each service also has a 30-day warranty from the completion of service date to ensure each issue is fully treated.

Q: How do I request a service for pest control? -

A: Requests are made online at pest.residentforms.com. Simple and easy! Just provide your address (including any unit #), phone number, email, and visible pest(s).

Q: How will I know that my request was received? -

A: Upon submission, you will receive a confirmation of your claim. Pest Share will primarily communicate via email throughout the process. If the phone number provided in your request for service allows, you may also receive text notifications.

Q: What if I also need service(s) for pest(s) not covered by my On-Demand Pest Control program?

A: You can still submit a service request online. Available options will be outlined in the email you receive from Pest Share, and may include a group rate discount and quote from a Pest Share service provider.

Q: When and how do I pay for the non-covered pest(s) service if I decide to contract the Pest Share assigned service provider?

A: The method and timing of payment for service(s) of the non-covered pest(s) will be communicated with and paid to the service provider directly by the resident, not Pest Share.

Q: What happens if I receive a bill after the service?

A: Please note that you will only be responsible for a bill if you have requested service for a pest that is not covered by your Pest Assurance package. If you have any questions or concerns about the service or the bill you have received, please do not hesitate to contact us at claims@pestshare.com. We are here to help you resolve any issues and provide you with the best possible service.

̄AURA

Your property management company has you covered.

Hi {Tenant},

Great news! As a part of your Resident Benefits Package from your property manager, you are receiving access to Aura, the #1 Identity Theft Protection solution.

Your benefit has been automatically activated, and you are now getting \$1M in ID theft insurance*, Dark Web monitoring & alerts for your personal info, and access to a dedicated U.S.-based identity restoration specialist should you ever need it.

But that's not all your benefit includes. To take advantage of even more features available to you at no cost, just set up your account.

[**Get Started**](#)



What else will you get when you set up your account?

- **Digital Vault** – We'll store documents, personal info, and passwords and alert you to potential fraud or suspicious activity.
- **Privacy Assistant** – Reduce exposure to scams and fraud by keeping your info private.
- **Password Protection** – We'll store, monitor, and help you change breached passwords.
- **Safe Web Browsing** – We keep your browsing activity private by blocking intrusive site trackers.
- **And more!**

[Get more protection](#)



Getting started is fast, easy, and secure.

1

Click “Get started” below and verify you are a resident by entering your name and birthday.

2

Set a secure password.

3

Set up your account (it only takes a few minutes!)

[Get Started](#)

We’re always here to help 24/7

support@aura.com

or call (833) 552-2123



*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

This email was sent to you because it contains important information about your account with Aura. If you believe you received this email in error, please forward it to our customer care team at support@aura.com. Privacy and security of your personal information is important to us. We generally do not ask for any personal information in an email.

© 2023 Aura Sub, LLC, 250 Northern Ave., 3rd Floor, Boston, MA 02210

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This email was sent to you because it contains important information about your account with Aura. If you believe you received this email in error, please forward it to our customer care team at support@aura.com. Privacy and security of your personal information is important to us. We generally do not ask for any personal information in an email.

© 2023 Aura Sub, LLC, 250 Northern Ave., 3rd Floor, Boston, MA 02210

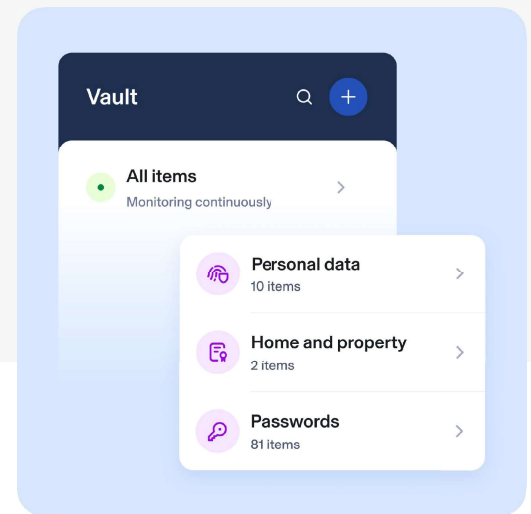
The Smart, Simple Way to Stay Safe Online.

Protect what's important all in one app: your assets, identity, family, and tech.



Technology is essential to daily life. We use websites, devices, and apps that enable us to do nearly everything. But as the digital world grows more complex and advanced, so do online scams, cybercriminals, and predators.

Aura protects what's important - your money, identity, family, and tech - by detecting and preventing online threats. It's easy to use, simple to set up, and rated #1 by Security.org.¹



✓ Identity Fraud Protection

Get alerts if we detect threats to your identity, SSN, online accounts, and more. Plus, we help protect your personal info from data brokers that may sell your info on the Dark Web.

✓ Online Privacy

Secure your email, passwords, and account credentials. Block ads and site trackers to keep your browsing activity private.

✓ Digital Vault

Securely store and share sensitive data, digital files, and passwords with military-grade encryption - all in one place. We'll automatically enable monitoring and alerts for all financial and personal information stored in the Digital Vault to help keep accounts and assets secure.

✓ Family Safety (Family Plans available for an additional cost)

Protect your loved ones from online predators with integrated safety tools that cover up to 10 additional adults and unlimited minors.

All Plans Include:

- \$1M Identity Theft Insurance* for each enrolled adult
- 24/7 Customer Care
- White Glove Fraud Resolution Service
- Restoration Services for Pre-Existing Fraud Events
- Unemployment & Tax Fraud Resolution

Basic Protection Plan

Simple, smart protection from identity theft & fraud

Identity Theft Protection

Privacy Assistant	✓
Digital Vault	✓
Dark Web Monitoring for Personal Info, IDs, & Accounts	✓
SSN & Identity Authentication Alerts	✓
Safety Checklist	✓
Gamertag Monitoring	✓

Privacy & Device Protection

Password Manager	✓
Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
Privacy Protection Report	✓
IP Address Monitoring	✓
Online Safety Scan	✓

Family Safety (Features included in all Family Plans for an additional cost and cover 10 additional adults and unlimited minors)

Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Digital Vault	✓
Family Sharing	✓
Child Safety Checklist	✓

1-Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

The Identity Theft Insurance is underwritten and administered by subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the [Summary of Benefits](#).

No one can prevent all identity theft or monitor all transactions effectively.

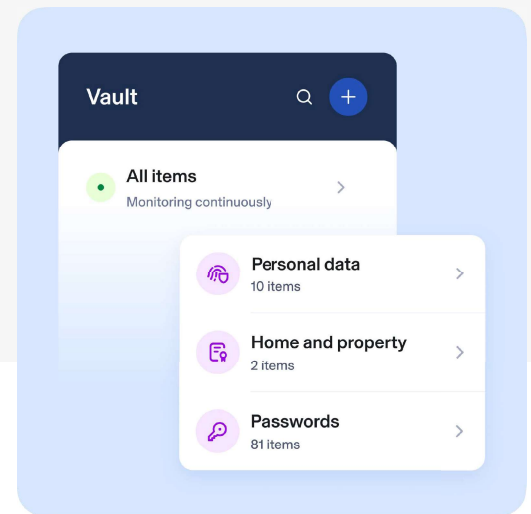
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Get alerts if we detect threats to your identity, SSN, online accounts, and more. Plus, we help protect your personal info from data brokers that may sell your info on the Dark Web.

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CITIZEN
HOME SOLUTIONS

Eliminating the hassle
of utility connection for
every client every day.

Assistance connecting
utilities- EASY and FREE

Services we assist with- Electricity,
Water, Gas, Cable, Phone, Satellite
and Security.

We research the best rates
for your client's new home.

Saves time and Saves money.

One phone call to assist with
all services.

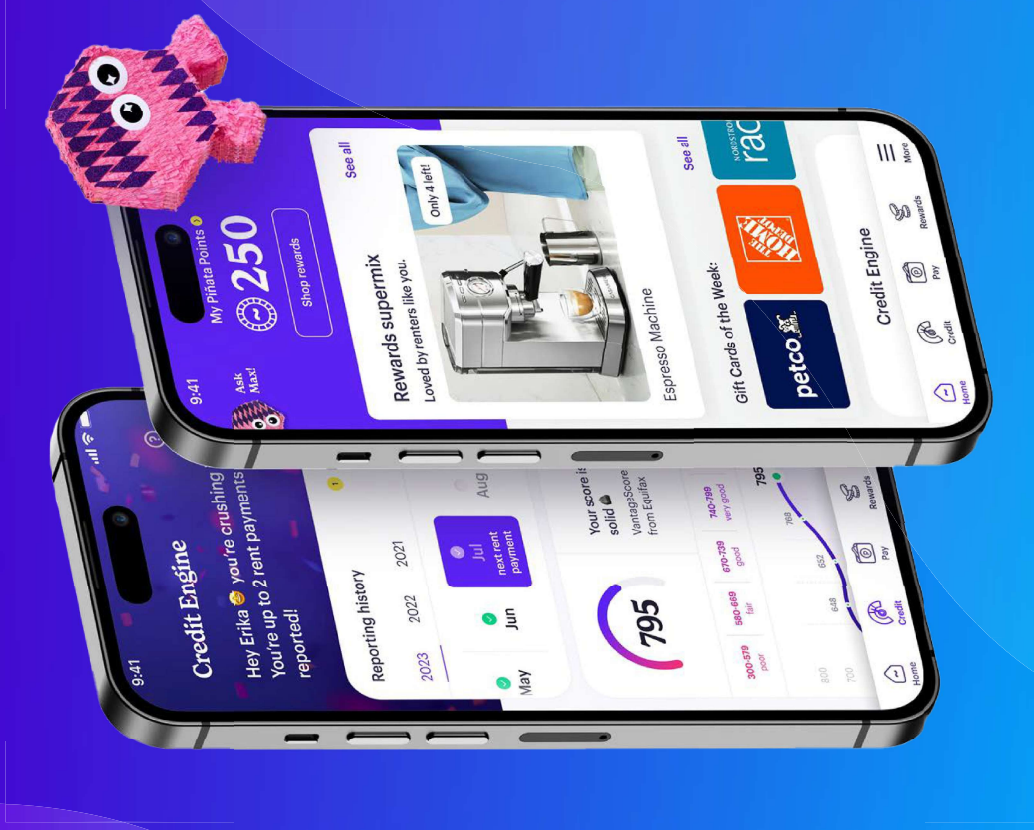
Google rating- 4.9 stars
Over 1300 reviews

CitizenHomeSolutions.com

CREDIT BUILDING & RESIDENT REWARDS PROGRAM

Make rent rewarding

secondnature® + piñata



About Piñata

Piñata offers renters the ability to earn rewards as they pay their rent on time, as well as the opportunity to report their rental payments to the credit bureaus to boost their credit scores.



Incentivize on-time rent payments



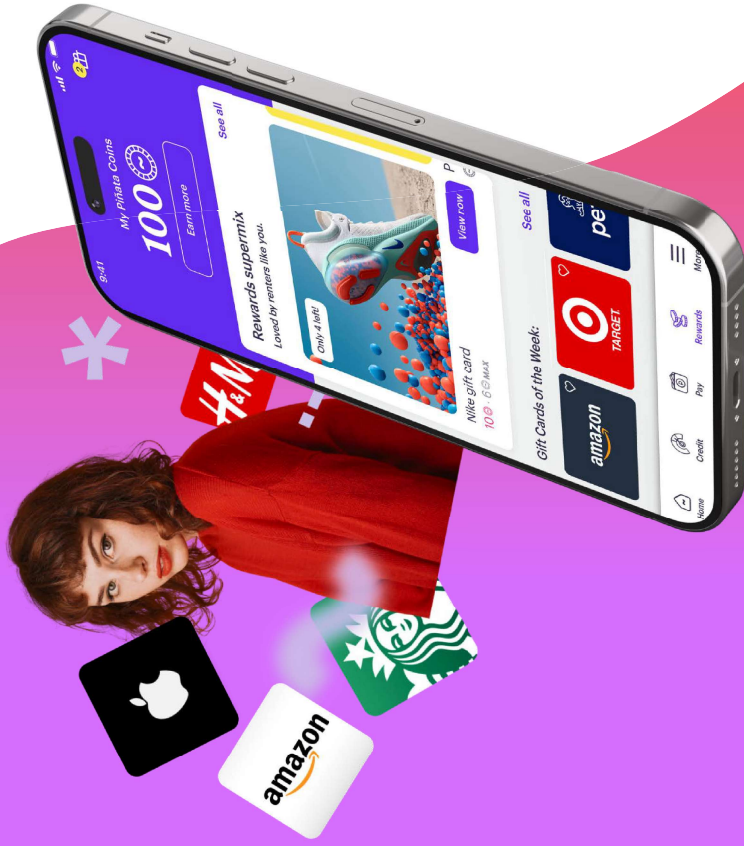
Differentiate your offering



Earn extra monthly revenue

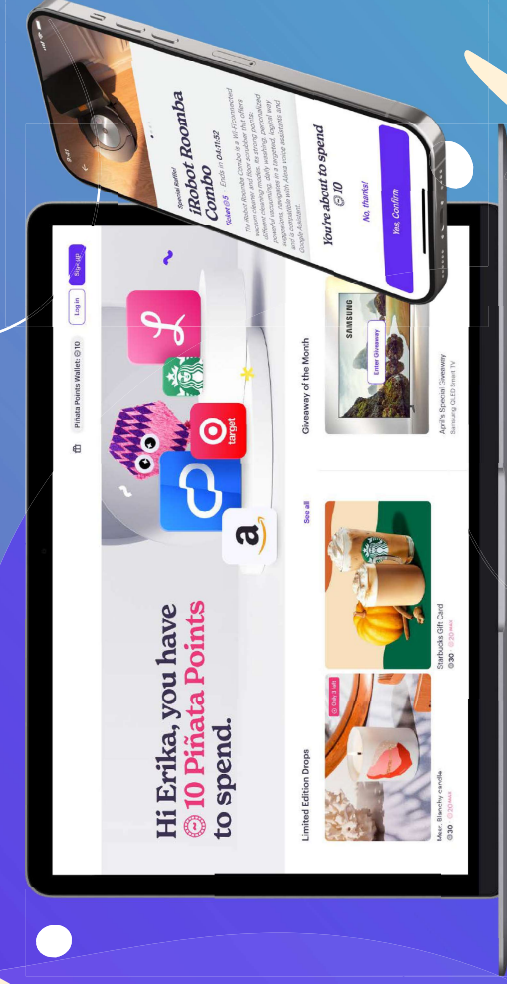


Boost renter engagement and loyalty



Build value with rewards

Residents earn Piñata Points when their on-time payments are confirmed. Your residents redeem rewards of their choice, from monthly favorites to gift cards and chances to win big-ticket items.



What your residents get

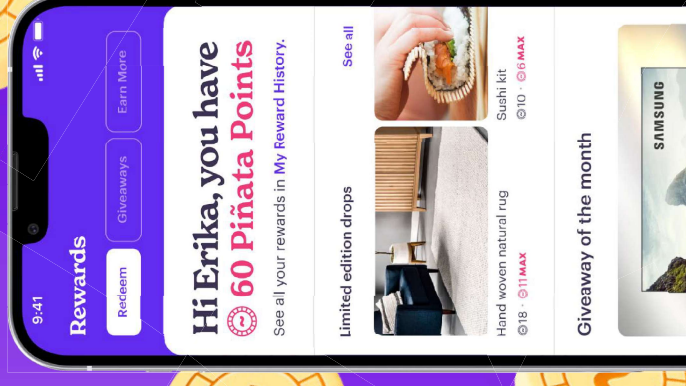
**\$100 annual value
for your residents**

Welcome Gifts

\$30 gift card for national/local brands
\$25 restaurant card

Chance to earn up to 60 Piñata Points monthly

20 points for on-time payments (\$0 balance)
20 points for being reported to the credit bureaus
20 points for completing a monthly rent satisfaction check-in



Residents love the rewards



Rewards that help residents love where they live



Rewards that put money back in residents' pockets

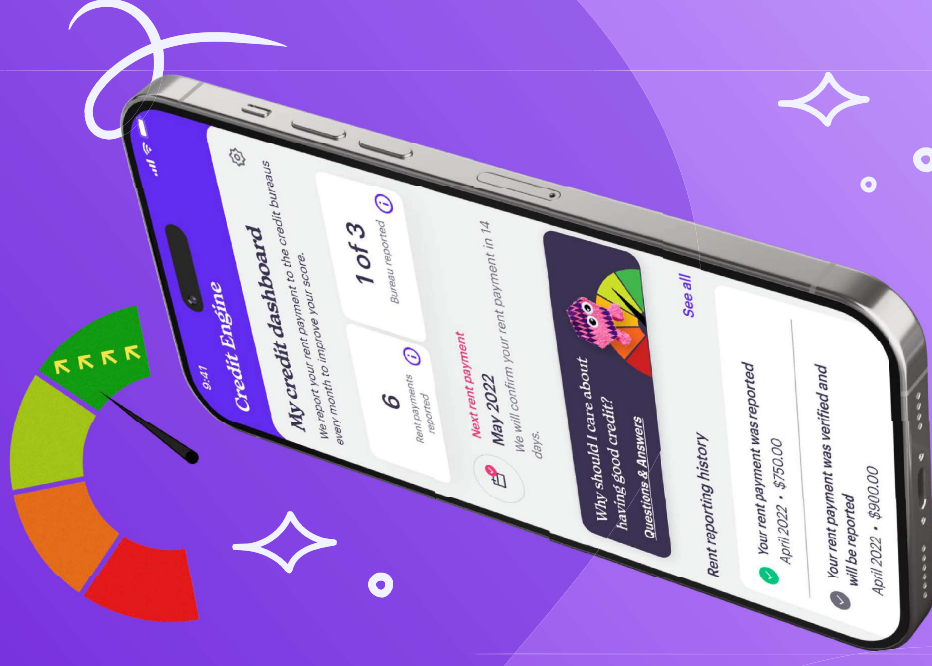


Rewards that motivate residents with great prizes

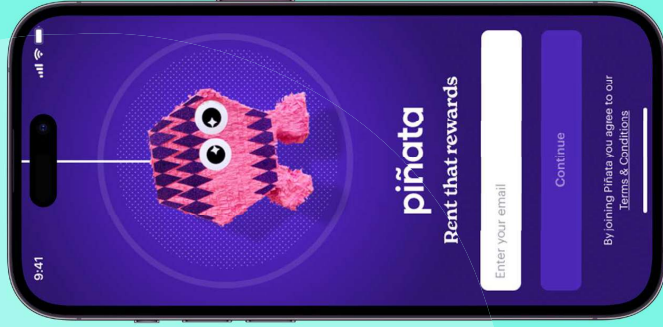
Give credit where it's rent's due

About Credit Building

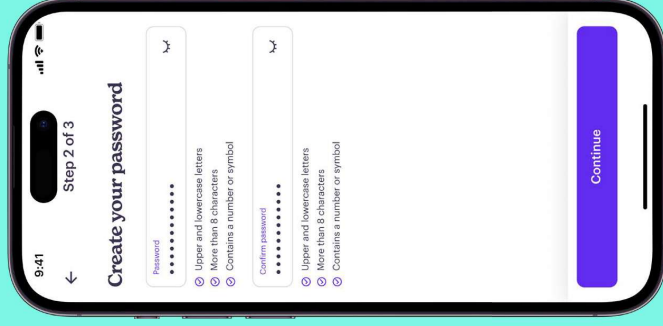
- Residents' rental payments can be reported to the three credit bureaus, using on-time payments to increase a resident's credit score
- 60 point increase in credit score on average
- Can back report up to 24 months (where data is available)
- Credit score available in app



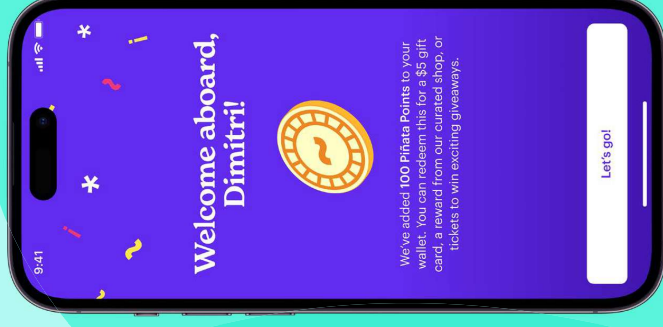
How your residents sign up



Residents receive an activation email to download the app

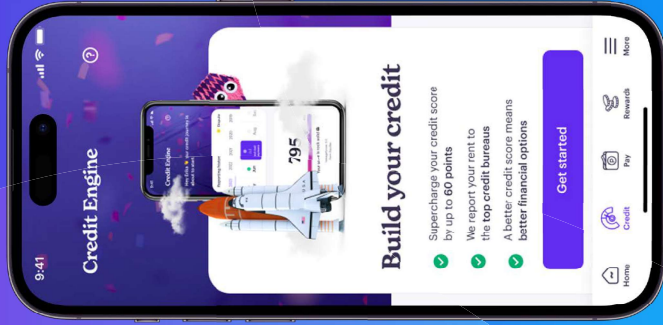


Residents log in and verify the information provided

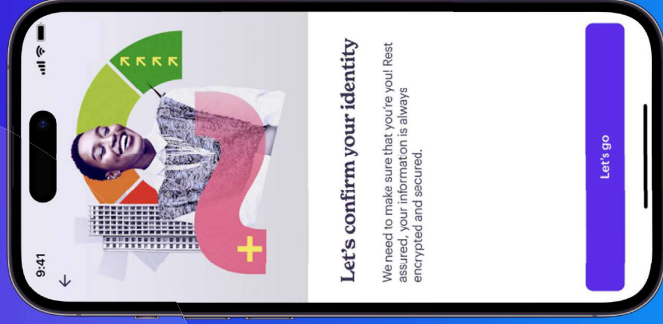


Once the account setup is complete, residents receive their welcome gifts

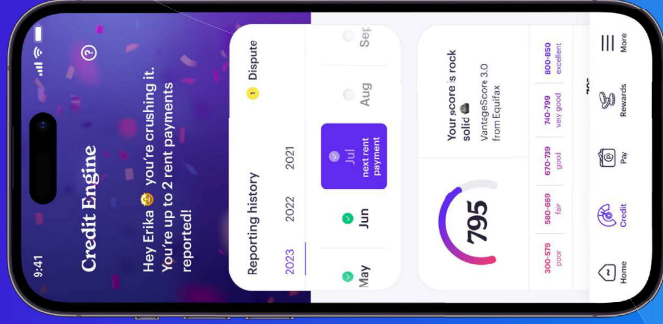
How residents can monitor their credit



Residents can activate their in-app credit experience

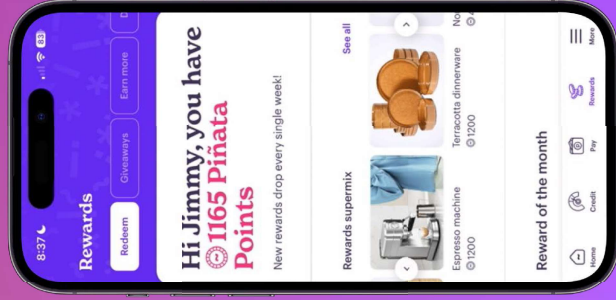


Residents log in and confirm identity for credit building

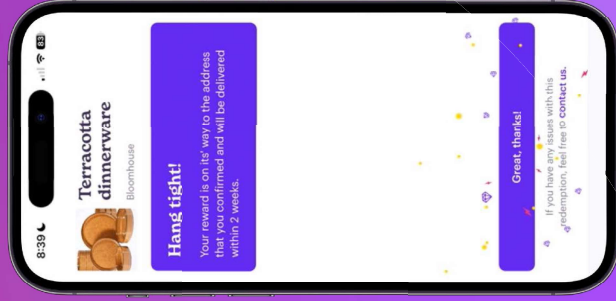


Once created, the resident has access to monitor their score and successfully reported months

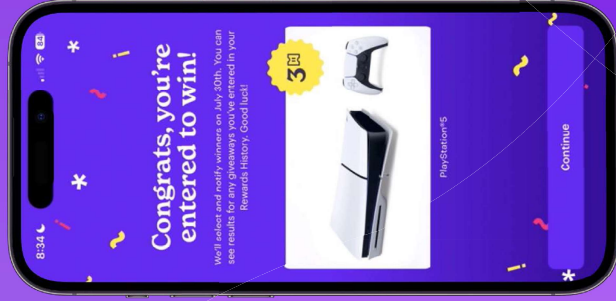
Take a look inside the rewards app



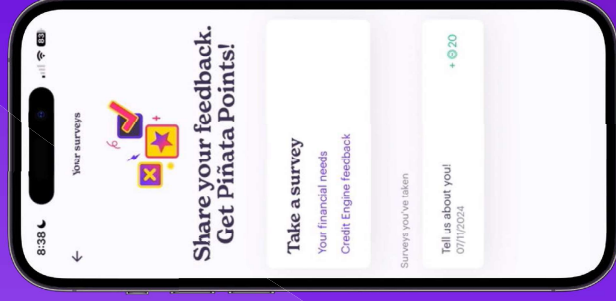
Rewards homepage



Redeem points



Enter a giveaway



Earn more points

second nature® + piñata

Meet your new and improved

Air Filter!

The same program you love, now with brand new, foldable air filters.



What's New:

Better filtration

We've improved the filtration and airflow capabilities, so you're getting a better filter without a price hike. This filter features 2.5x the filtration surface area compared to standard air filters.

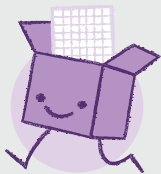
Simplified Installation

The filter works no matter which way it's installed, so there's no way to mess up the filter replacement. We've carefully designed this filter to maximize efficiency and simplify this chore even more.

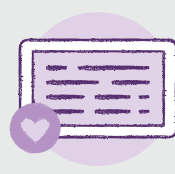
Eco-minded

We've reduced the amount of cardboard used in shipping, which in turn reduces our carbon footprint.

What's The Same:



The exact quantity and size of filters required for replacement are delivered right to you.



Each package includes a personalized message with instructions on how to change the filters.



Filters are delivered on schedule as a timely physical reminder to change them.



Where are my air filters?

You can find them in two places.

At your HVAC system

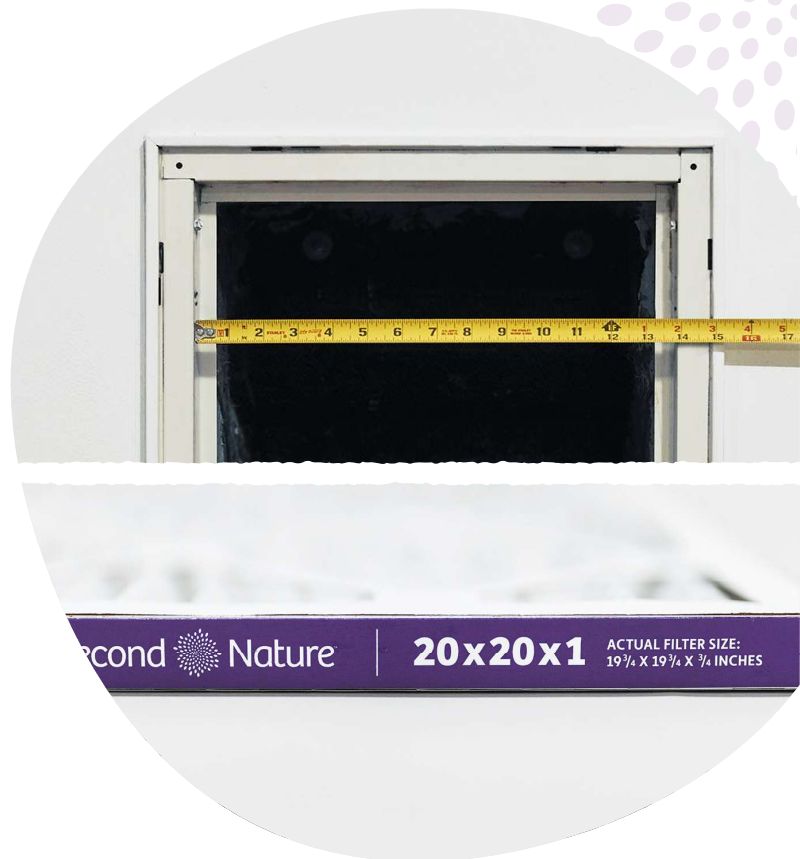
In your air return vents

How do I know what size filter I need?

It's super simple.

If you already have an air filter, the size is located on one of the frame's edges.

You can also measure the length and width of the air intake opening to get your filter size. Just round up to the nearest inch and you're good to go.



What do I do with this info?

Submit your filter size as requested by your Property Manager.

Anything else?

Sure! Now you can kick back and watch the right size filters show up right on schedule. It's off of your to-do list forever.

WHAT'S SO IMPORTANT ABOUT IAQ?

GOOD INDOOR AIR QUALITY (IAQ) makes the great indoors a more pleasant place to be. It improves our health, increases productivity, and helps us concentrate and learn. **Take a tour around town to find out how IAQ affects you, no matter where you are.**

AT THE OFFICE

THE DANGER WITHIN: HVAC systems can act as sources of pollutants.¹

WORKER WELLNESS: Poor IAQ is tied to headaches, fatigue, trouble concentrating and irritation of the eyes, nose throat and lungs.²

POWER TO THE PEOPLE: People have less control over the indoor environment in their offices than they do in their homes.³

¹ www.cdc.gov/ehp/ehpdocs/docs/hvac.html
² www.ehs.gov/OSHA-DC/indoor-air-quality/
³ <https://www.epa.gov/indoor-air-quality-iaq/indoor-air-quality#:~:st=indoor-air-quality-offices>

AT THE HOSPITAL

INFECTION DETECTION: Airborne spread of tuberculosis, influenza or the common cold can be controlled by an HVAC system.⁴

AIRBORNE DISEASE: Infectious particles can stay airborne for hours and be transported over long distances.⁵

HEALTHIER HOSPITAL: High-efficiency particulate filters are likely to reduce airborne infectious particles.⁶

⁴ <https://www.aqria.org/files/2018/02/18/About2018/PositionDocuments/Airborne-Infected-Diseases.pdf>
⁵ <https://www.aqria.org/files/2018/02/18/About2018/PositionDocuments/Airborne-Infected-Diseases.pdf>
⁶ <https://www.aqria.org/files/2018/02/18/About2018/PositionDocuments/Airborne-Infected-Diseases.pdf>

IN SCHOOL

EXPOSED: More than 6 million children have asthma, a condition triggered by tobacco smoke, dust mites, air pollution, pets and mold.⁷

SICK DAY: Asthma is a leading cause of school absenteeism.⁸

TEST TAKERS: Children in classrooms with higher outdoor ventilation rates tend to achieve higher scores on standardized math and reading tests than those in poorly ventilated classrooms.⁹

⁷ www.cdc.gov/asthma/most_recent_data.htm; www.cdc.gov/asthma/faq.htm
⁸ www.cdc.gov/asthma/asthma.htm
⁹ www.epa.gov/iaq/schools/evidence/cd1114/asthma-reduce-air-pollution-to-improve-academic-performance

AT HOME

BRING THE OUTDOORS IN: You can lower indoor air pollutants by increasing the amount of outdoor air coming in.¹⁰

AT RISK: People most susceptible to poor IAQ are those with asthma, allergies, chemical sensitivities, respiratory diseases, suppressed immune systems and contact lenses.¹¹

FILTER IT: HVAC engineers recommend putting a good particle filter or air cleaner in a home's air handling system to keep dirt out of the air and off the ductwork and heating/cooling components.¹²

¹⁰ www.epa.gov/indoor-air-quality-iaq/improving-indoor-air-quality
¹¹ www.epa.gov/indoor-air-quality-iaq/indoor-air-quality-important-in-schools
¹² www.aqria.org/resources-publications/faq-resource/cd-ips-for-home-indoor-air-quality

WANT BETTER IAQ? The right ventilation and building care can help prevent and fix IAQ problems. One important step — using air filters that capture particles 2.5 microns or smaller — can lead to a healthier environment.

For more information go to www.KCfiltration.com



Filtration Products

secondnature[®]

\$100k Master Policy Coverages

Renters Insurance Program is provided by Second Nature Insurance Services, LLC (NPN 20224621). Any policies placed under this program are placed by the preferred insurance partner-broker of Second Nature's Insurance Services, LLC. Master Policy is subject to change prior to enrollment. Please review your policy documents for the full terms and conditions. For questions or claims related to your Renters Insurance Program, please contact claims@secondnature.com.

CS1009-A-GEN 04/24 V1

Master Policy Coverages

Covered Perils: Property Damage Liability

Coverage applies only to damage caused by the resident

Standard	Also Includes	Unique Inclusions
<p>\$100k per occurrence \$0 deductible</p> <ul style="list-style-type: none">✓ Fire✓ Water backup of sewer, drain or sump✓ Explosion✓ Smoke	<p>\$100k per occurrence \$0 deductible</p> <ul style="list-style-type: none">✓ Falling objects✓ Overflow of appliances✓ Freezing pipes✓ Collapse	<p>Limits and deductibles vary</p> <ul style="list-style-type: none">✓ 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.
All coverage is subject to the terms and conditions of the issued policy.



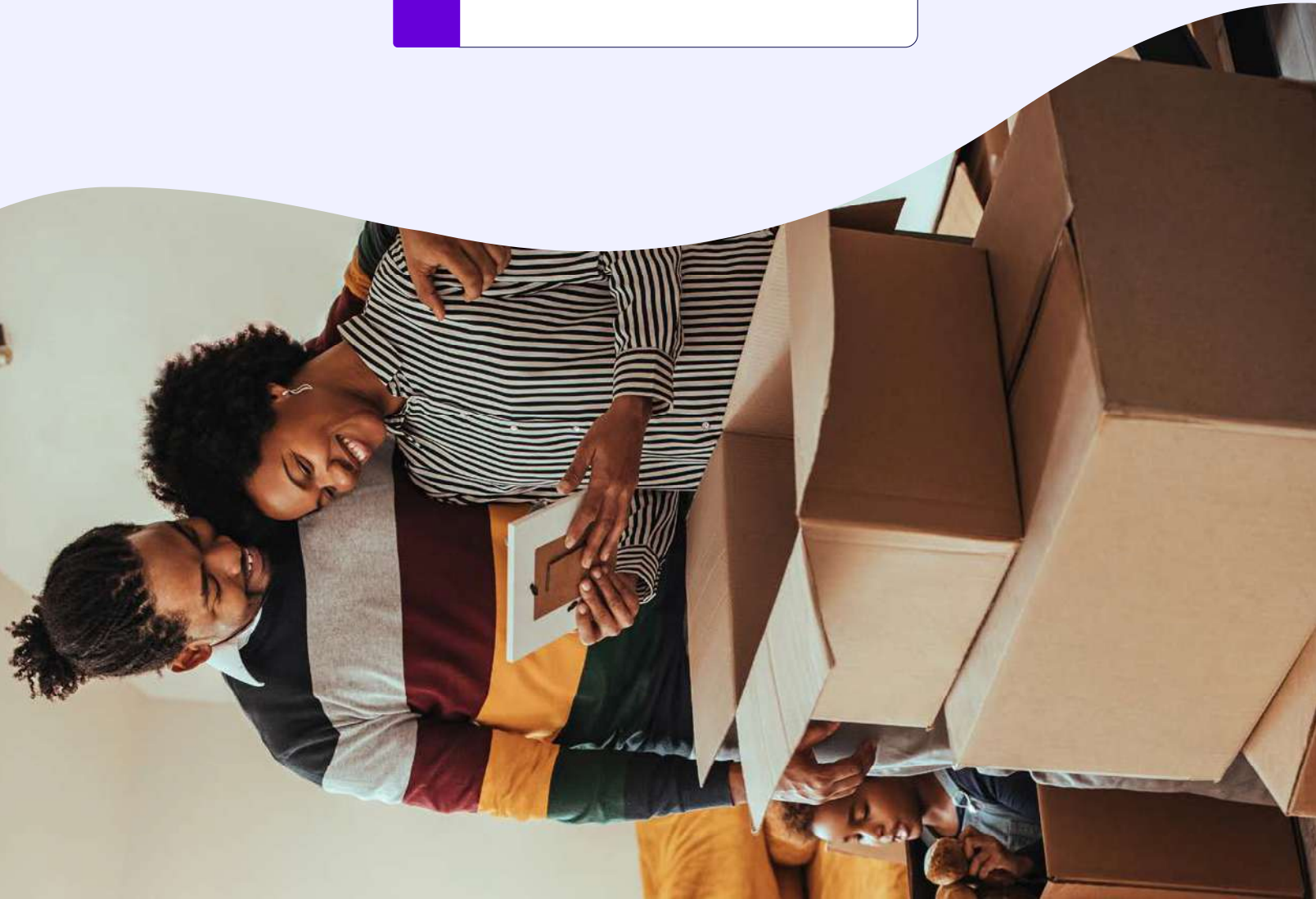
Master Policy Coverages

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	Resident Contents
<p>Property Liability The below perils are excluded*</p> <ul style="list-style-type: none">✗ Natural causes✗ Wear and tear✗ Equipment breakdown✗ Flood✗ Intentional damage✗ Water losses originating off premise	<p>Resident Contents The below perils are excluded*</p> <ul style="list-style-type: none">✗ 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.

secondnature®

Have more specific questions about your coverages?

Please contact insurancesupport@secondnature.com

3rd Party Insurance Submission Flowchart

PM enrolls the resident into the RBP. **DO NOT** discount the RBP if the resident claims to have or provides a 3rd party policy. The resident must follow the steps below to be successfully removed from the PM's Master Policy.

If your resident has a 3rd party insurance policy they would like to use, they must upload it through the link found in their RBP Lease Addendum.

<https://insurance.residentforms.com/pma-tenant-onboarding>

Your resident will receive a confirmation email once they submit their 3rd Party Policy through the Second Nature landing page.

It will take Second Nature 3-5 business days to review the resident's 3rd Party Policy. Your resident will remain on your Master Policy during this time.

3rd Party
Policy
Approval

yes

no

Your resident will receive an approval email once their 3rd Party Policy has been approved. Second Nature will be notified and will reduce the resident's RBP charge on your behalf.

Your resident will see the reduction on their next month's RBP Charge.

Your resident will receive a denial email outlining why their 3rd Party Policy was denied and what steps to take before re-submitting their policy for approval.

They can respond directly to this email to speak with one of our Insurance Specialists if they have any questions.

Please direct your resident to their denial email if they have any questions

Once your resident corrects the issues on their 3rd Party Policy they will re-submit it for approval.

Master Policy Summary (\$100,000 Liability/\$10,000 Contents)

The Master Policy is a “group policy” written in the name of property managers (“Named Insured”) providing liability coverage and includes contents coverage for residents.

Summary

Master Policies provide liability coverage for property damage to the Named Insured’s premises up to the specified coverage limit (\$100,000). Coverage is also provided for damage to resident belongings up to \$10,000, and for resident personal liability and dog bite liability. Coverage is subject to certain covered perils and requirements as provided in the policy documents.

Definitions

In defining the scope of coverage, insurance policies rely on terms and phrases that have specific meanings. Please be sure to review the policy closely in order to get a clear understanding of the policy terms.

Liability Coverages

Property Damage Liability to Landlord’s Property. The liability section of the Master Policy details the coverage provided to the Named Insured for property damage to the Named Insured’s covered premises. Coverage is available up to the specified coverage limit for occurrences where the resident was legally liable and when it relates to a specified named covered peril.

Standard Liability Coverages: covered up to \$100,000 liability limit with \$0 deductible

- Fire
- Smoke
- Explosion
- Water
- Overflow of sewer or sump

Expanded Liability Coverages: automatically included in Master Policy; covered up to liability limit with \$0 deductible

- Collapse
- Falling Objects
- Freezing of Pipes
- Overflow of Appliances

Please see Master Policy for additional limitations that may apply to the coverages listed above.

Renters Insurance Program, including the Master Policy, is provided by Second Nature Insurance Services, LLC (NPN 20224621). Any policies placed under this program are placed by the preferred insurance partner-broker of Second Nature Insurance Services, LLC.

Additional Liability Coverages: automatically included in Master Policy; special sub-limits detailed below:

- **Loss of Rental Income-** covered up to \$1,000 per premise and \$10,000 per occurrence
 - Loss of Rental income coverage applies when a covered loss (i.e., relating to resident negligence and a covered peril) leaves a home or unit unrentable, and therefore the PMC loses rental income. For example, if a property that is covered by the Master Policy is damaged due to a fire caused by the resident and the property manager is unable to rent the premises for a few weeks, the property manager can file a claim under the Loss of Rental Income endorsement and receive up to \$1,000. The \$10,000 occurrence limit is only applicable if multiple properties/units are damaged by the same covered incident.
- **Pet Damage-** covered up to \$1,000 per occurrence; \$250 deductible applies
- **Mold Remediation-** covered up to \$1,000 per occurrence; no deductible
 - Coverage for mold remediation applies when a covered loss (caused by one of the perils referenced above) results in mold damage. Mold must relate to a specific covered loss. This coverage does not apply to mold caused by lack of cleaning, humidity, poor insulation, etc.
- **Bed Bug Remediation-** covered up to \$500 per occurrence; \$250 deductible applies
 - Coverage applies when a resident is liable for a bed bug incident. For example, if the home or unit has no previous history of bed bugs and a new resident moves in and an infestation occurs, coverage would apply.

Please see Master Policy for additional limitations that may apply to the coverages listed above.

Exclusions

Exclusions limit the coverage available under the Master Policy. It is important to closely review the policy exclusions.

Common Liability Exclusions

Common Exclusions in the liability coverage limit applicability of coverage for occurrences not related to resident negligence or resident legal liability. It is common industry practice for landlord's property insurance to cover these perils, and we highly recommend landlords obtain property insurance for these perils. Excluded perils include:

- Flood
- Natural causes: lightning, tornadoes, hurricanes, rain, etc
- Intentional damage/vandalism
- Wear and tear
- Equipment breakdown

Please see Master Policy for additional exclusions and terms that may apply.

Renters Insurance Program, including the Master Policy, is provided by Second Nature Insurance Services, LLC (NPN 20224621). Any policies placed under this program are placed by the preferred insurance partner-broker of Second Nature Insurance Services, LLC.

Resident Personal Contents Coverage

This section of the Master Policy details coverage provided for any claim by a “resident” in which the resident’s personal contents were damaged by one of the named perils below. All perils are covered up to the \$10,000 limit per premise, per occurrence, with a \$500 deductible per occurrence. Unlike the liability coverages, these perils do not require a resident to be negligent or legally liable for coverage to apply. Coverage will apply as long as the loss is caused by one of the covered perils below and additional terms are met as provided in the Master Policy.

- Fire/lightning
- Wind/hail
- Smoke
- Water
- Explosion
- Burglary (evidence of forcible entry required)

Resident Personal Contents Exclusions

- Off-premises losses
- Flood
- Theft (mysterious disappearance, no evidence of burglary)

Additional Living Expense

If a loss caused by a covered peril to covered property or the building containing the property makes the "residence premises" not fit to live in, the policy will cover necessary increases in living expenses incurred by the “resident” so that the “resident’s” household can maintain its normal standard of living. A coverage limit of \$1,000 per premise, per occurrence applies.

Payment will be for the shortest time required to repair or replace the damage or, if the “resident” permanently relocates, the shortest time required for the “resident’s” household to settle elsewhere.

Resident’s Premises Liability

The Resident’s Premises Liability section of the Master Policy provides coverage for the resident if a claim or suit is brought against them for damages arising out of the resident’s maintenance or use of the residence premises OR from an animal that is owned or in the care of the resident (and approved by the property manager). This section provides coverage for the resident for medical payments to others for which they are liable, as well as defense against suits brought against the resident relating to premises liability property damage and bodily injury. Coverage does not apply to incidents that occur off-premises. The policy will pay up to the resident’s Premises Limit of Liability of \$100,000 per premise, per occurrence.

Please see Master Policy for additional limitations that may apply to the coverages listed above.

Renters Insurance Program, including the Master Policy, is provided by Second Nature Insurance Services, LLC (NPN 20224621). Any policies placed under this program are placed by the preferred insurance partner-broker of Second Nature Insurance Services, LLC.

Animal Sublimit of Liability:

- Incidents relating to animals owned or in the care of residents (and approved by the property manager) are covered up to \$25,000 for suit defense, medical expenses, and other expenses relating to the loss where the resident is liable.
- No breed exclusions. As long as the pet is approved by the property manager to live in the home or unit, coverage will apply.

Please see Master Policy for additional limitations that may apply to the coverages listed above.

On-Demand Pest Control









How Does It Work?

As a part of your resident benefits package, you can request and get professional pest control for covered pests on demand. You can submit up to 4 service requests per year for active infestations. All services are warranted for 30 days. See below or check your lease for a list of covered pests.

Get Rid of Pests in Three Easy Steps

- 1 Submit Service Request**
Go to pest.residentforms.com to submit your service request.
- 2 Identify the Problem Pest**
Submit pest info through a simple questionnaire that helps to identify the issue.
- 3 Say Goodbye To Pests**
A vetted local vendor will contact you to schedule the pest service. Breathe easy knowing there's no additional charge for covered services.

Pest Assurance PRO

- | | | | |
|---|--|---|--|
|  Cockroaches |  Bed Bugs |  Weevils |  Ants |
|  Mites |  Fleas |  Ticks |  Mice |

For additional questions, please refer to pest.residentforms.com/faq

PM Updates Docs
 PM will add the RBP Application Language to their application and add the RBP Lease Addendum to their lease.

PM Lists Property
 PM Lists the property and adds the RBP Flyer to their photo deck and their RBP Listing Language to the listing description section.

PM Sends Lease
 Once an applicant is approved the PM will send their lease with the RBP Lease Addendum included.

Renewals
 PM will follow their current renewal process but include the RBP Renewal Notice Doc with their official renewal notice.

Filter Delivery
 Your tenants will receive their filters through USPS or FedEx. All primary tenants will be emailed tracking information when their shipment is shipped. Filter sizes will live inside your software at the property or unit level as a tag or custom field. It is the PM's responsibility to collect and add these sizes. Second Nature has created reports to pull this information from your software and provide us with the properties filter size(s).

Second Nature Fulfillment Process
 Second Nature will enroll tenants into the correct RBP packaged based on the RBP charge applied to the Tenants RBP GL.

Enroll Tenant into the RBP
 Once the tenant has signed their lease agreement, the PM will need to enroll the tenant into the RBP. To enroll a tenant the PM will add the RBPcharge to the RBP GL.
 Do Not Prorate the RBP

Credit Building & Resident Rewards
 Credit Building & Resident Rewards are all handled through a 3rd party partner. Your tenant will receive a welcome email co-branded with your PMs information. They will complete their enrollment and have access to their account via a computer or they can download the app. Rewards and credit building will still occur on a tenant's behalf even if they have not completed their enrollment. A reminder email will continue to go out once a month until the tenant completes their enrollment. Contact your CSM if you need to have the welcome email re-sent.

Identity Theft
 Much like the Credit/Rewards program, your tenant will receive an email welcoming them. They are automatically enrolled into the service and will complete the steps in their welcome email to register their account.

Move-in Concierge
 Your tenant will utilize the scheduling link in their Enrollment Notice to schedule their utility call if they choose to use this service. Please remember that this is an optional service that you are providing. A tenant can contact their providers directly if they choose.

Send RBP Welcome Letter
 Once the PM completes the enrollment the tenant needs to be sent their RBP Enrollment Notice. The enrollment notice explains the next steps the tenant will need to take to activate any portals or accounts associated with their RBP.

Post Move-in
 Second Nature has your back! Your Client Success Manager will handle enrolling your tenants. They monitor your account for accuracy. Provide missing data reports.

On-Demand Pest Control
 Your tenant is automatically enrolled in this service. No action is needed from your tenant to complete their enrollment. They will use the link in their lease addendum to file a Pest Claim if they need service.

Renters Insurance
 The PM will enroll their tenant into their RBP which includes their master policy. The PM will add the full RBP charge. IF YOUR TENANT has a 3rd party insurance policy, they would like to use they will upload their policy with the link found in their lease addendum. The tenant will remain on the master policy until their 3rd party policy is approved. It will take 3-5 business days for the policy to be reviewed and approved. Your tenant will receive an approval or denial email once their policy has been reviewed.
 A TENANT MUST UPLOAD / RECEIVE APPROVAL FROM OUR TEAM TO BE REMOVED FROM YOUR MASTER POLICY
 Contact your CSM for any 3rd party approval questions.



MONTHLY RESIDENT BENEFITS



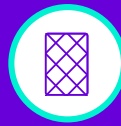
Utility Connection Concierge



Rental Rewards Gift Card



Rental Rewards Monthly Cash



Premium Air Filter Delivery

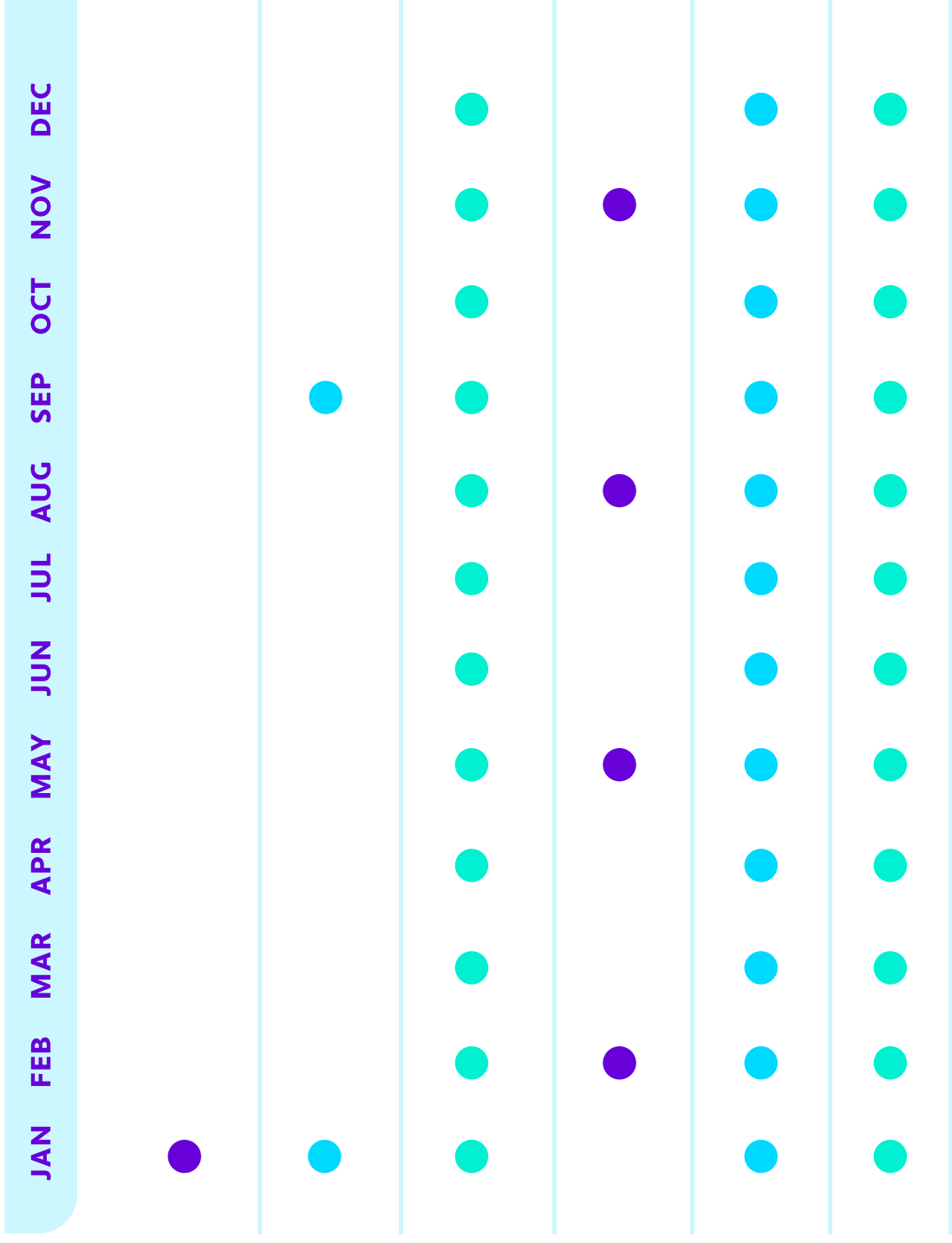


Payment Reporting to Credit Bureaus



Utility & Maintenance Savings

With **rbp** by Second Nature your residents reap benefits all year long.



Foldable Air Filter Technical Overview

We're excited to release the first major residential air filter innovation in the last 30 years! This creative folding air filter **performs better**, is **easier to change**, and **creates less environmental waste**. Best of all? It's every bit as compatible with HVAC units. So, what makes this folding filter so special?

Better Performance

This filter was thoroughly tested in both a laboratory and real-world homes.

- 10% less initial pressure drop compared to standard MERV 8 filters, meaning a **more efficient airflow**.
- Industry standard ASHRAE 52.2 tests verify **this filter meets or exceeds MERV 8 standards**.
- The soft-edge frame creates a tighter seal, which leads to several particle-stopping improvements.



This new filter has been tested and verified to capture:

97%*

more of the smallest particles like bacteria.

38%

more medium-sized particles like mold spores.

16%

more of the largest harmful particles like pollen.

See "Tech Specs" below for more in-depth technical information.
*as compared to a major filter media manufacturer.

Design Upgrades

The frame is constructed from durable medium carbon, spring tempered steel. Strength-wise, the material is comparable to valve springs in car engines. It holds strong well beyond the pressure levels generated in residential HVAC units.

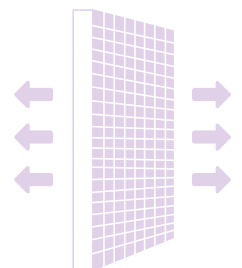
The frame design is similar to designs NASA uses for deploying antennas and solar cells.

The flexibility of the frame means we can package these filters for better durability during shipping, unlike traditional cardboard frames that are subject to collapse.

This new design virtually eliminates damage accidentally caused by the end-user when opening and installing the filter. It also puts an end to damaging inventory while being carried on a service truck.

Simplified Installation

The filtration media on this filter allows for effective and efficient filtration no matter the airflow direction. There's no need to feel confused or unsure during routine change outs. However it's installed, this filter can be trusted to work.



FAQ

Is this new filter okay for most HVAC systems?

Absolutely! It uses much of the same base filtration technology as existing air filters, with much-needed improvements to the overall design. You're actually getting more efficient airflow, which puts less strain on the HVAC unit.

Why does it bend? Is that sturdy?

The Flex-Lock frame is designed to better withstand shipping. Because it's folded up, it can't be damaged as easily as regular cardboard filters. Plus, the smaller package size is easier to transport, and more environmentally friendly. When the filter pops into shape, it "locks" into position, stronger than almost any other air filter on the market. When truck space is at a premium, less space per filter means more sizes and types of filters can be carried and less time spent going back to restock supplies.

How does this filter perform?

It's been tested and verified to perform equal to or better than a typical MERV 8 air filter. That means it's great at removing pollen, pet dander, dust particles and more from your air. In fact, it actually stops up to 97%* more of the smallest particles like bacteria. And unlike a typical MERV 8 air filter that performs worse when installed backward, these air filters are effective and perform well when installed in either direction.

The pleats look flat, is that normal?

Due to shipping, portions of the pleated material may appear slightly flat upon opening. However, once installed, the airflow will straighten these pleats out over a few days, and there are no negative impacts to filter efficiency or HVAC compatibility.

Will this filter damage HVAC coils?

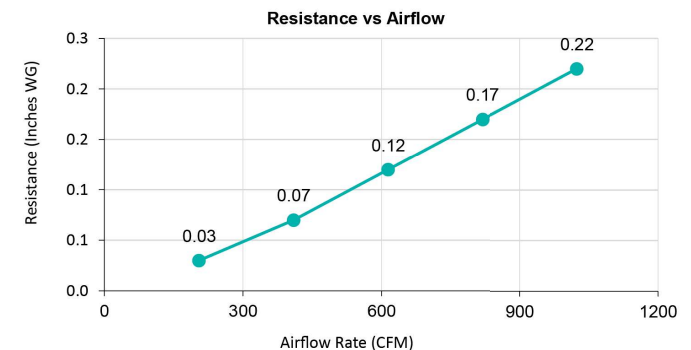
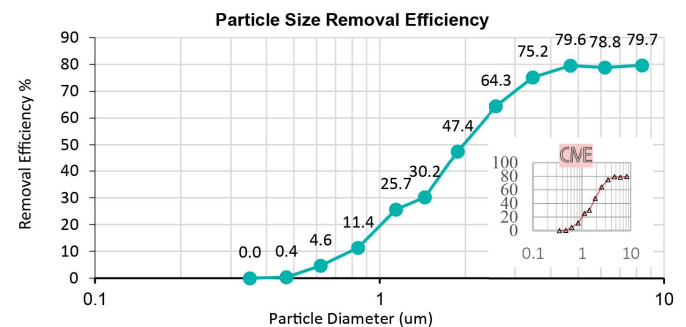
Like many air filters, this filter doesn't touch or interact with the coils. If any type of air filter goes unchanged for too long it can clog up and restrict air flow to the point an overrun HVAC unit can freeze up. Regular air filter changes will prevent this issue.

What happens if something does go wrong?

We've rigorously tested our air filters and verified them to work as expected, but we're happy to help troubleshoot any issue you may encounter, including examining and testing the air filter to identify any anomalies. We stand behind the research and design of our new innovative filter and will work with you, should the need arise, to help find a root cause.

Tech Specs

Manufacturer	Second Nature
Material Name	Thermal Bonded Non-Woven Material
Media Type	Synthetic
Nominal Dimensions (in) W x H x D	20 x 20 x 1
Pocket / Pleats Quantity	22 pleats
Frame	Spring tempered steel
Air Flow Rate (CFM)	819
Initial Resistance (in. WG) @614 CFM	.12
Minimum Efficiency Rating Value (MERV)	MERV 8+
E1 (%) Initial Efficiency 0.30 - 1.0 um	4.1
E2 (%) Initial Efficiency 1.0 - 3.0 um	41.9
E3 (%) Initial Efficiency 3.0 - 10.0 um	78.3
Nominal Face Velocity (ft/min) @819 CFM	205
Test Air Temp (degrees F.)	74
Relative Humidity (%)	28



About Second Nature

Second Nature is dedicated to providing premium quality air filters that stop a wide array of harmful air pollutants. A happier, healthier home is easier than ever with Second Nature's convenient air filter subscription service. The high-quality filters you need, right when you need them. [Learn more at secondnature.com.](https://www.secondnature.com)

Why RBP?



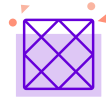
Our Resident Benefits Package conveniently bundles seven perks together for extra savings and convenience. We've done the math for the most similar retail options so you can see the value of what you're getting.

Most Similar Retail Offering



Renters Insurance Program*

\$18 per month¹



Air Filter Delivery

\$12 per month²



Credit Building

\$10 per month
\$95-\$145 in setup fees³



ID Protection

\$15 per month⁴

Exclusive to RBP



On-Demand Pest Control

\$50 per month⁵ for proactive treatments**



Resident Rewards

\$150+ in gift cards and points



Move-In Concierge

Save hours, get specials

Without RBP

Set Up Fees without RBP

\$95-\$145

Monthly Costs without RBP

\$117

Plus wasted hours and hassle

With RBP, you get all the benefits of bulk negotiation and rental-tailored solutions that you can't get anywhere else. Second Nature makes getting everything as easy as signing your lease. All the above are based on a single adult household, but every adult on the lease gets credit building, ID protection, and rewards at no additional cost.

LEARN MORE AT
secondnature.com

¹ <https://quotewizard.com/renters-insurance/average-cost-of-renters-insurance>

² Based on average SN filter subscription rate

³ <https://www.rentreporters.com/price/>

⁴ <https://www.aura.com/pricing>

⁵ <https://www.marketwatch.com/guides/home-improvement/pest-control-cost/>

* All coverages subject to availability and underwriting approval by Second Nature Insurance Services (NPN 20224621)

** On-Demand Pest Control is a reactive service for active infestations rather than routine sprays. The cost of treatment for covered pests is included in the RBP, incurring no additional expense for the resident.