



COLLEGE TOWN @ USF

WHAT YOU NEED TO KNOW ABOUT RENTER'S INSURANCE

Per your Residential Lease, you **MUST** have a renter's insurance policy effective from the day you move in until the day you move out of your apartment. You will **NOT** be able to receive your key without one. Please use the information listed below to obtain your insurance prior to move-in.

MINIMUM AMOUNT OF COVERAGE

- Personal property: **\$20,000 minimum**
- Personal liability: **\$100,000 minimum**
- Medical payment to others: **\$1000 minimum**
- Deductible: **\$500 minimum**

WHAT YOU'LL NEED TO KNOW TO GET RENTER'S INSURANCE

- Property address
- Your birthday
- Your lease start date (can be found on the first page of your lease in your Resident Portal >Documents); you may also call us at 813-443-0944 to verify the date
(Note: if you have a signed Early Move-In Addendum allowing you to move in prior to the lease start date, make sure you provide the earlier date to your renter's insurance provider.)
- Additional insured: College Town Communities

PROPERTY ADDRESS

- You will need to call the apartment complex at 813-443-0944 to determine the exact address of your unit.

WHERE TO OBTAIN RENTER'S INSURANCE

- Purchase a policy through your home owner's/car insurance, **but it must be a separate renter's policy.**
- Go to an independent agent in your hometown.
- Obtain a policy through the Resident Portal. Log in with your user name (email address) and password. Choose "Get Your Renters Insurance Now" at the top of the page and follow the instructions.

If using a provider outside the Resident Portal, you must provide us with a copy of the Declarations Page for the policy. To do so, please upload the information to the Resident Portal under Dashboard > Renter's Insurance > Edit Policy Information. A PDF of the Declarations Page showing "College Town Communities" as an "additional insured" must be included.