

# Tenant Property Protection Plan

## 1. Basic Service

This storage facility provides you with a basic level of service pursuant to the terms and conditions of the rental agreement that you signed. Among other things the rental agreement states:

- a. Your property is stored at your sole risk of loss or damage.
- b. The self storage operator is not liable for loss of or damage to your stored property.
- c. You have or will obtain insurance or be self-insured.

## 2. Tenant Property Protection Plan-Limited Assumption of Liability by Lessor

In consideration of payment of the monthly fee elected on the Tenant Responsibility Addendum and in addition to monthly rent, the Lessor assumes liability for loss of or damage to Tenant's property stored within the storage unit identified in the rental agreement you signed, up to the Protection Limit elected on the Tenant Responsibility Addendum for losses caused by the following:

- a. Fire, explosion, smoke, hail or riot.
- b. Burglary, vandalism or malicious mischief. (Burglary is covered provided there is a visible sign of forced entry.)
- c. Roof leak or water damage. **PLEASE NOTE:** Loss or damage caused by flood, surface water, underground water or water that backs up through or overflows from a sewer, drain or sump is not covered.
- d. Windstorm that first causes damage to the building.
- e. Collapse of the building where your property is stored.
- f. Impact of aircraft, missile or vehicles.
- g. Earthquake, volcanic eruption. \*Loss or damage from earthquake is covered if fire or explosion ensues as a result of earthquake and then we will pay only for ensuing loss.
- h. Rodent damage is covered up to \$500

In the event that your rental agreement with this facility contains a waiver of liability, this limited assumption of liability is a modification to that waiver of liability. It also satisfies any tenant insurance requirements that are contained in your rental agreement with this facility. **The Lessor has no liability for loss of or damage to Tenant's stored property beyond that described in this addendum.**

## 3. Liability Not Assumed by Lessor

The Lessor will not pay for damage to Tenant's stored property caused by the following:

- a. Flood, surface water, underground water or water that backs up through or overflows from a sewer, drain or sump.
- b. Mold, mildew or wet or dry rot.
- c. War or military action, invasion, act of foreign hostility, acts of terrorism declared or undeclared, riot, civil commotion, rebellion, or loss due to act of civil authority.
- d. Nuclear reaction, radiation or radioactive, biological, chemical contamination, pollution or smoke (off premises smoke), electromagnetic disruption.
- e. Theft or mysterious disappearance.

## 4. Property that Lessor will Not Repair or Replace and Tenant Should Not Store:

Property we will not pay to have repaired or replaced or pay for if lost or damaged:

- a. Motor vehicles, boats or other property if stored outdoors.
- b. Money, travelers checks, money orders, stamps, accounts, deeds, papers, bills, or securities.
- c. Jewelry, watches, precious or semi-precious stones, furs, or clothing trimmed in fur, precious metals.
- d. Antiques or articles by their nature that cannot be replaced, musical instruments, artwork, personal photos, personal items, memorabilia.
- e. Animals, food, alcohol, tobacco products, firearms, ammunition, explosives, flammables & combustibles.
- f. Stolen goods or contraband.
- g. Any goods you are not permitted to store under the terms of the Rental Agreement.

## 5. Failure to Pay Rent

If rent is not received on the due date, Tenant's participation in the Tenant Property Protection Plan shall terminate and Lessor shall not be liable for loss of or damage to Tenant's stored property from any cause whatsoever. At Lessor's sole discretion, Tenant's participation in the Tenant Property Protection Plan may be reinstated upon payment of all rent and other charges due and owing.

## 6. The Amount Lessor Will Pay if There is a Loss:

Lessor will pay the lesser of the actual amount you pay to repair the lost or damaged item(s) or to replace them with property of similar quality. In no event will Lessor pay more than the Protection Limit elected on the Tenant Responsibility Addendum.

a: Household linens, bedding components & clothing

We will not pay for water damage to the above items if stored directly upon concrete floor or in cardboard boxes stored directly upon concrete floor. Damage from floor surface water or moisture to these items is not covered. (Store items off the floor)

## 7. Your Duties in Event of a Loss Pursuant to 2(b)

Any losses which are the result of burglary, vandalism, malicious mischief or vehicle collision pursuant to section 2(b) above must be reported to the police in the jurisdiction where the loss occurs, and to the management of this storage facility. (tenant must file police report)

## 8. The Rental Agreement

All terms and conditions of the rental agreement not specifically modified by this addendum are in effect and binding on both the Lessor and Tenant.

## 9. Filing a Claim

- a. Notify the manager of the self storage facility when a loss is discovered. You must report the loss to TPP within 60 days of discovery.
- b. Contact the police if the loss is due to burglary, vandalism, malicious mischief or vehicle collision. A police report must be obtained by the tenant.
- c. Secure remaining property to prevent further loss.
- d. Do not discard damaged property until a claims adjuster has contacted you and advised that these may be discarded. If this is not possible, take a photograph or video of the items(s) before discarding them.
- e. Report your claim online at [www.tppclaims.com](http://www.tppclaims.com) <<http://www.tppclaims.com>>. For questions call Tenant Property Protection at 877.575.7774 #6.

Neither the Lessor nor the leasing representative is an insurance agent. This is not an insurance policy and the Lessor is not an insurance company.