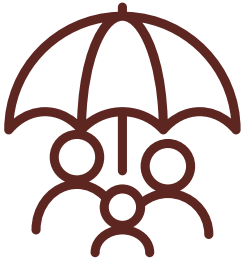


VenoProperties

Resident Benefits Package Only \$20/Month

Your Resident Benefits Package is required on ALL lease agreements and renewals and includes::



\$10,000

Renter's Personal Contents Insurance

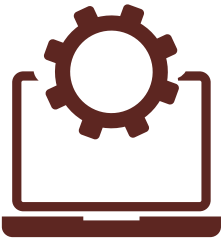
Protection for your household's belongings. No need for application, credit check, or down payment. Coverage is per household.



\$100,000

Renter's Liability Insurance

Coverage for accidental resident-caused damage against fire, smoke, explosion, falling objects, and more.



Online Portal

Pay rent, submit and track maintenance requests, and access electronic statements any time from your tenant portal.



Utilities Concierge

No more waiting on hold with utility companies! Prior to move-in, our utilities concierge service will contact you and assist in setting up



\$500 Sales Commission Rebate

When the time comes for you to buy a new home, if you use a Veno Properties sales agent, we will provide you with a \$500 rebate from our commission toward your closing costs.

24/7 Emergency Maintenance

Fire? Burst pipe?
Meteor strike? Not to
worry, we have your
back 24/7/365.



Resident Benefits Package is REQUIRED with ALL lease agreements with Veno Properties and is billed on a monthly basis. The Resident Benefits Package meets your obligation for obtaining renter's insurance in your lease agreement. You should consult an insurance professional to determine your individual insurance needs. All claims are subject to a deductible payable by the resident. See insurance policy for exclusions and details. Commission rebate subject to change and acceptance of client by agent. Minimum commission of \$3500 required to qualify for rebate..

Evidence of Insurance

ASSETPROTECT COVERAGE - NOTICE OF INSURANCE

This Notice of Insurance has been purchased for the interests of the Named Insured on the property identified as follows:

Insurance Details:

Insurer: BRIT Insurance Services Inc.
Coverholder: Millennial Specialty Insurance LLC
8821 Davis Blvd, Suite 500
Keller, TX 76248
Master Policy: BRTLPO005041

Policy Coverage Details

Coverage	Limit
Contents Coverage	\$10,000.00
Liability Coverage	\$100,000.00

Coverage Details:

Primary Resident: See Lease Agreement
Effective Date: Lease Effective Date
Address: See Lease Agreement

Master Certificate Details

This is not an insurance policy, but rather an **EVIDENCE OF INSURANCE**. Details explaining the master certificate coverage being provided are presented below.

THIS IS YOUR NOTICE OF DISCLOSURE AND STATEMENT OF COVERAGE

The contents coverage offered under this policy provides protection for your personal belongings extending to specified named perils (including Burglary) subject to the terms of the policy. Coverage may be narrower than a traditional renter's insurance policy. You are not the Named Insured but a Loss Payee under this Coverage Part to the extent of your ownership interest in property insured hereunder. This is a contingent contents coverage subject to the aggregate limit of the Contingent Personal Property Endorsement which may limit the availability of such coverage or reduce the stated contingent contents limit.

Coverage under this section extends to resident's personal belongings while located on the insured premises.

This contingent contents coverage extends Named Perils (Fire, Lightning, Windstorm/Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Damage from Artificially Generated Electrical Current, and Volcanic Eruption, and Ensuing Mold, Fungus or Wet Rot) coverage subject to the terms of the policy. Coverage does not include: earthquake, flood, or theft. Losses will be settled on the lesser of: repair or replacement cost without deduction for depreciation or The Personal Property Limit of Liability for loss to covered property or the limit of liability that applies to the item.

Deductible: \$500 per Loss per eligible unit except \$1,000 Burglary.

After a loss, the loss payee has the responsibilities of giving prompt notice to the insurance carrier with details of the loss, notifying the police if a law has been broken, and protecting their property from any further damage.

In the event of a loss, the insurance carrier may require proof of ownership for your covered contents. Receipts and/or photographs can be satisfactory and can expedite the claims process. LeaseTerm Solutions recommends that you inventory and photograph all your personal possessions and store the documentation in a secure location.

Please contact LeaseTerm Insurance Group, LLC for full coverage details (888) 814-6950.

To report a claim, please go to APenroll.com and click Claims.

Once a claim has been submitted, please contact (844) 725-7540 with questions or updates on the status of the claim.

This Evidence of Insurance is a description of the insurance coverage listed herein and does not constitute a policy contract. The master policy contains the complete list of terms, conditions, limitations and exclusions. Please contact LeaseTerm Insurance Group, LLC at (888) 814-6950 if you would like a complete copy of the community's master policy. The master policy is underwritten by BRIT Insurance Services.