



INSURANCE RESPONSIBILITY FORM

As a condition of leasing the storage unit shown below, the storage company (landlord) requires the lessee to insure lessee's property against fire, smoke, explosion, windstorm and water damage. Lessee may provide his/her own coverage from an insurer acceptable to the landlord or participate in coverage arranged by the landlord. If the lessee chooses to participate in the landlord's program, coverage will be provided through a licensed Agent.

**NEITHER THE STORAGE COMPANY NOR THE LEASING AGENT ARE INSURANCE AGENTS.
DIRECT QUESTIONS TO BADER COMPANY - Phone: 888-223-3726 or Fax: 888-329-2237**

1. TENANT INFORMATION (Print Clearly)

Tenant's Name(s): _____

Address: _____

City, State, Zip Code: _____

Daytime Phone #: _____ Storage Unit #: _____ Effective Date: _____

2. INSURANCE CHOICE (Initial one box)

I have property insurance of the type checked below. A copy of my policy Declarations page is attached as evidence of coverage. I agree to keep coverage in force during the term of my lease.

Insurance Company Name: _____

HomeOwners Renters Business Owners Self Insure and will bear all risk of loss or damage.

Policy: # _____ Limit: \$ _____ Effective Date ____/____/20__ Term: _____

I will obtain Stored Property Insurance through Bader Company. A summary of the policy showing Coverage (perils insured against) and Exclusions are shown on the following page. This is not an "all risk" policy. Flood coverage is not included. The policy has a \$100 deductible. Losses are settled on "Actual Cash Value." Coverage is subject to the company's underwriting requirements.

Circle One:	Coverage:	\$2,000	\$3,000	\$5,000	Other: _____
	Premium:	\$8.00	\$12.00	\$20.00	Code: _____

Type of Goods Stored - Select all that apply:

Household Good/Personal Property Business/Trade Property (describe)
 Vehicle, Boat/Trailer (describe) _____

(There is no coverage to vehicles or property stored in open lots or non fully enclosed and secured garages or storage units)

3. PAYMENT AUTHORIZATION (Read and sign below)

I hereby agree to purchase a property insurance policy through Bader Company (the Agent) and to pay my premium monthly when due.

I have chosen to purchase property insurance in connection with the leased premises through Bader Company. I accept the landlord's offer to receive the monthly insurance premium from me in the amount I checked above, in addition to my monthly rent, and to forward the premium on my behalf to Bader Company or the insurance company. They are providing this premium payment service at my request and that they are not responsible for paying my premiums if I fail to do so. I also understand that failure to pay my premium when due will result in cancellation of my coverage.

By signing below I acknowledge that I understand that the tenant insurance I have agreed to purchase will terminate if my rent and/or tenant insurance premium is more than 30 days delinquent under the terms of my Policy or Certificate of Insurance. I authorize re-instatement of said tenant insurance under the same terms and conditions without completing a new insurance application form under the following circumstances:

1. I am still renting the same unit shown on my original insurance application form.
2. I understand that I will NOT be charged premium for the delinquency period and that there is NO INSURANCE COVERAGE for the delinquency period, or the period during which coverage had been terminated.
3. There is no loss or damage to any property stored in this unit.

If there was damage to, or loss of, any property stored in the unit and it was not reported to the insurance company before the coverage terminated for non-payment, I understand that the insurance will not apply to the loss or damage and I agree that I will not file a claim for said loss or damage with the insurance company or the storage company.

NOTE: application for coverage while the property is under a wildfire or hurricane alert, watch, or warning, will not become effective until 12:01 a.m. on the day after the alert, watch, or warning is lifted. There is no coverage for items not stored in fully enclosed, secured storage units or garages.

IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

Signature(s): _____ Date: _____

3. SITE INFORMATION (Print Clearly)

MANAGER – Mail WEEKLY To:

Facility Name: _____

Address: _____

City, State, ZIP: _____

Disk/Cylinder Lock (select): Yes No Site ID#: _____

Bader Company Storage Insurance

9777 N. College Avenue
Indianapolis, IN 46280-1628

Agent: Robert N. Bader (CA license OB41561)

Summary of Coverage

Your insurance policy/certificate will be mailed to you. Coverage may vary from state to state. Actual terms and conditions of coverage are governed by the certificate/policy that you will receive.

Your personal property that is stored at this facility is insured against direct loss or damage caused by:

- A. Fire and lightning; and
- B. Windstorm, hail, tornado, hurricane, explosion, sonic boom, aircraft, self-propelled missiles, spacecraft, vehicles, smoke, earthquake, volcanic eruption, landslide, sink hole collapse, riot, strike or civil commotion;
- C. Falling objects provided the building is first damaged by such falling objects, weight of ice, snow or sleet;
- D. Collapse of buildings or any part thereof; and
- E. Water damage except as excluded under paragraph B "Exclusions";
- F. Vandalism and malicious mischief, burglary; and
- G. Fire or collision, upset or overturn of a motor vehicle or trailer upon which INSURED property is being transported while such property is in transit to or from the storage space and within 100 miles of the Lessor's storage facility;
- H. Debris removal and extra rental expense.

Your policy does not cover loss from:

- A. Loss or damage of accounts, bills, currency, deeds, evidence of debt, securities, money, notes, animals, jewelry, watches, firearms, precious or semiprecious stones, furs, or garments trimmed in fur.
- B. Loss or damage caused by flood (meaning the rising of rivers, lakes or streams from natural causes), surface waters, waves, tidal water or tidal wave, or overflow of any other bodies of water. We do not cover spray from any these whether or not driven by wind.
- C. Loss or damage caused by wear and tear, gradual deterioration, inherent vice, latent defect, moths, insects, rodents, vermin, mildew, wet or dry rot, atmospheric conditions and/or changes in temperature (freezing), breakage of glass or similar fragile articles, decay, loss of use or market value.
- D. Loss or damage caused by mechanical breakdown, short-circuiting, blowout or other electrical disturbance within the insured property.
- E. Loss or damage caused by cigarettes or other smoking materials, unless fire ensues.
- F. Loss or damage caused by your neglect to use all reasonable means to save and preserve the insured property at and after the occurrence of any peril insured against, or when the insured property is endangered by an insured peril.
- G. Loss or damage caused by nuclear action, meaning nuclear reaction, radiation, radioactive contamination or discharge of a nuclear weapon, even if accidental, or any consequence of any of these. Loss caused by nuclear action is not considered loss by peril of fire, explosion or smoke. Direct loss by fire resulting from nuclear action is covered.
- H. Loss or damage caused by war (declared or undeclared), civil war, insurrection, rebellion or revolution.
- I. Loss or damage caused by intentionally by you or at your direction.
- J. Loss or damage of contraband, or caused by illegal transportation or trade.
- K. Accidental discharge of substances from within plumbing, heating, air conditioning or fire protective systems.
- L. Loss or damage caused by contaminants or other hazardous materials.
- M. Loss or damage resulting from any activity in violation of the Lease Agreement.
- N. Loss or damage to vehicles or property stored in open lots or non fully enclosed and secured garages or storage units caused by hail or vandalism and malicious mischief.
- O. Loss or damage caused by theft or mysterious disappearance.

The Insurance deductible is \$100 (waived when a disc or cylinder lock is in use).

Your coverage is in effect as a one-month renewable policy with a 30-day grace period. If your premium is not paid at that point, your coverage will self-cancel. You may renew coverage, going forward, at the leasing office.

Claims: You must notify the facility and Bader Company (888/223-3726) of any losses within 90 days of the loss.

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, and denial of insurance benefits.