

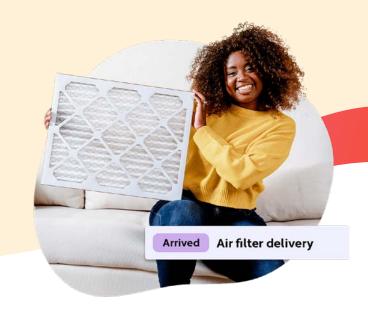
RESIDENT BENEFITS PACKAGE

Frequently Asked Questions



FREQUENTLY ASKED QUESTIONS

Air Filter Delivery



Why is it important that I change my air filter regularly?

Regularly changing your air filter greatly reduces HVAC issues and repairs. A clean air filter allows your system to use less energy on a daily basis, leading to a 10-15% reduction in energy costs. By changing your air filter when you receive a new shipment, you'll remain in compliance with your lease agreement and have cleaner air for you and your family.

When will I receive my air filter?

Filters are shipped by Second Nature on a regular cadence to our residents. Your first shipment should arrive within the first 30 days of your move in date.

What kind of air filters does Second Nature send?

Second Nature supplies quality, MERV 8 rated filters which arrive with instructions on how to change your air filter, advice on where your air filter may be located, and direct access to Second Nature's customer service number.

I use high rated filters in my home due to a medical need, can I receive a higher rated filter?

Second Nature will be happy to upgrade the quality of your filter. Please email their customer care center at residenthelp@secondnature.com.

My filter shipment was lost, damaged, included the incorrect size/quantity, what do I do?

Second Nature will gladly send you a free replacement. Please email their customer care center at residenthelp@secondnature.com.

FREQUENTLY ASKED QUESTIONS

Renters Insurance Program



What's covered under the master policy?

\$100,000 of property damage, \$100,000 of personal liability, and \$25,000 of dog bite coverage if you have a registered animal. Your policy also may include \$10,000 contents coverage.

How do I know what my policy covers?

You will receive your Evidence of Insurance (EOI) and complete policy details in the weeks following enrollment. In the meantime, feel free to request a copy of the Master Policy** Summary from Second Nature by emailing insurancesupport@secondnature.com.

How do I make a claim?

Go to insurance.residentforms.com and click "Submit Your Claim" in the navigation bar.

If you have a third-party policy, please contact your carrier to submit a claim.

What are my out-of-pocket expenses?

Your monthly premium is included in your Resident Benefits Package. Additionally, like any insurance, you will be responsible for any applicable deductible which can range from \$0 to \$500 depending on the claim type.

What type of events are NOT covered under my policy?

- · Damage to the premises that is not caused by the resident
- Vandalism/intentional damage
- Pests (e.g. squirrels, mice, ants, roaches, etc)
- · Flood damage
- · Wear and tear
- Theft or disappearance of personal property that does not result from burglary/forced entry.
- Natural causes (hurricanes, tornadoes, etc.) If these are covered, it typically would be through the homeowner's policy.

Who can I contact for more information or assistance?

If you have any questions about Second Nature's renters insurance program, email insurancesupport@secondnature.com or visit insurance.residentforms.com/faq.

Renters Insurance Program is provided by Second Nature Insurance Services, LLC (NPN 20224621). For questions or claims related to your Renters Insurance Program, please contact claims@secondnature.com.

^{*}Contents coverage is not included in all policies and is subject to availability and choice of policy. Please refer to your policy for exact coverage.

^{**}Important Note: The Master Policy is not an H04 renter's policy. Please see policy disclosures for details of coverage.

FREQUENTLY ASKED QUESTIONS

On-Demand Pest Control



What is on-demand pest control?

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.

How does it work?

If a covered pest issue arises, a request can be made online at **pest.residentforms.com**. Simple and easy! Just provide your address (including any unit #), phone number, email, and visible pest(s).

What pests can I request service for?

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.

Can I file more than one claim per year?

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.



Living well should be Second Nature

If you have any further questions please reach out to residenthelp@secondnature.com