

# SBOA TENANT INSURANCE

**If It's Worth Storing  
It's Worth Insuring**



SBOA Tenant Insurance offers specially designed coverage for your goods in storage and in transit, including, but not limited to:



Rodent damage is not covered.

COVERAGE LIMIT	MONTHLY COST
\$ 2,000.00	\$ 9.00
\$ 3,000.00	\$ 13.00
\$ 5,000.00	\$ 21.00

A per month Operator Fee is included in the Monthly Cost.

- Pays 1st even with other coverage
- No long term commitment
- Convenient & low cost
- Helps to cover the gap of Homeowners deductible



### What to do if you have a claim?

1. Report your claim:  
Call 800-792-0345  
Online [www.sboati.com/fileaclaim](http://www.sboati.com/fileaclaim)
2. Tell your manager.
3. Report burglaries to the police and keep the police report.
4. Take photos of damage and create file for yourself.

### What will SBOA Tenant Insurance do?

1. Email forms and review the information.
2. Process and settle your claim.

# Are You Protected?

## PERILS INSURED AGAINST

- Aircraft, Self-propelled missiles, or Spacecraft
- Collapse of Buildings containing the property insured, other than by earthquake
- Cyclone, Tornado, or Hurricane
- Explosions or Sonic Boom
- Falling Objects\*1
- Fire or Lightning
- Earthquake
- Landslide, including sinkhole collapse or Smoke
- Strikes, Riot, or Civil Commotion
- Vandalism or Malicious Mischief
- Vehicles\*2
- Water Damage\*3
- Weight of Ice, Snow, or Sleet\*3
- Windstorm or Hail
- Burglary\*4

- \*1. Falling objects, provided the exterior of the building containing the property is first damaged by such falling objects.
- \*2. Motor vehicles are not covered, only insured property stored within, when in-transit.
- \*3. Damage by flood or surface water is not covered. (Melted snow/ice is considered surface water.) Damage caused by or resulting from mold, mildew, wet or dry rot are not covered.
- \*4. To be eligible for benefit, there must be visible signs of forced entry.
- \*5. Loss or damage caused from wear and tear, gradual deterioration, and maintenance are not covered.
- \*6. Rodent coverage is not available in all states.

## IMPORTANT CONSUMER INFORMATION

- A renter is not required to purchase insurance through the SBOATI program to rent a unit, although the facility owner may require a renter to provide insurance on the property.
- SBOATI may duplicate coverage the renter has through an existing insurance policy or some other source of coverage.
- This self-storage facility's employees are not licensed agents and are not qualified/authorized to discuss the adequacy of the renter's existing insurance coverage.
- If a renter elects the SBOATI, this will be shown on the face of the rental agreement or evidence of insurance will be otherwise provided to the renter at the time the coverage is obtained.
- The renter may cancel the insurance at any time and any unearned premium will be returned in accordance with the applicable law.
- The SBOATI program is offered by Cornerstone Agency Services, LLC and it is not currently available in all states.

## SBOA Tenant Insurance

800-792-0345

[www.SBOATI.com](http://www.SBOATI.com)

425 North Prince Street, Suite 101  
Lancaster, PA 17603

Underwritten by: Aegis Security Insurance Company  
or Burns & Wilcox, Broker for Lloyds of London Insurance Company  
Administered by: Cornerstone Agency Services  
425 North Prince Street, Suite 101 | Lancaster, PA 17603

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