



**Stallings**  
**PROPERTIES**

**Resident Handbook, Addendums,  
Apartment Rules & Community Policies**



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**Contact Information**

Stallings Properties  
P. O. Box 494,  
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**Office Hours:** 8am to 8pm

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## Changes to this Handbook

These policies may be modified from time to time. Unless local law provides otherwise, violations of these policies will constitute a breach of your lease. If there is a conflict between these policies and the lease, the lease will govern. My signature on this document confirms I have read and understood the following policies, addendums and rules and that I acknowledge they are a legally binding part of my lease.

## Privacy Policy

We understand that your personal privacy is very important to you. In the course of your residency with us, we may collect Personal Information from you. We will take reasonable measures to maintain your Personal Information in a secure location and will limit access to Personal Information to only those who have a business reason for having such access. We do not sell or rent your Personal Information to third parties.

## Electric Addendum

My signature on this document confirms the electric service for my apartment has been transferred into my name. I further agree to pay the apartment owner any electric charges incurred to the property after the scheduled move in date. In the event that electricity is not in my name there will be an administrative fee of \$50 on top of the amount of usage. I also understand that my apartment keys will not be issued until the property manager has my new account number.

## Stallings Properties Community Policies

1. **Rent** is due on the first day of each month and is paid through [eRentPayment.com](http://eRentPayment.com).
2. **Late fees** of \$50.00 are assessed to your account at midnight on the 2nd day of the month and will continue to accrue at \$10.00 per day until your account is paid in full. The online service will not accept any further rent payments until the late fees are paid.
3. **Roommates** must fill out a separate Lease (and Co-Signor) application (if applicable).
4. **Co-Signors** are required if prospective tenant's monthly income does not exceed at least three (3) times their monthly rent. Co-Signors must complete Co-Signor's Application.
5. **NSF (Non-Sufficient Funds) Returned Check Fees** are \$50 per occurrence. NSF check reoccurrences violate the terms of your lease and are cause for eviction.
6. **Fire Regulations** require that hallways, breezeways, and stairways be kept clear at all times. Do not use these common areas for storage. Do not climb on the roof.
7. **Bicycles** must be locked to bicycle racks on the lower level and not attached elsewhere in the community to balcony railings or stairwell supports. Violations are subject to a \$25.00 per occurrence fine.
8. **Smoking** is prohibited in the apartments. However, smoking is allowed on the lower level where a smoking area, bench and cigarette disposal container have been provided. Do not dispose of cigarette butts in common areas. Violators are subject to a \$25.00 fine.
9. **Parking** is allowed with a "Parking Pass". RV's, Boats or non-working passenger vehicles are prohibited. A new parking pass must be requested if you change vehicles. Only 1 pass per apartment. Additional passes available on first-come-first served basis. No parking in access road or fire lane. Car repairs or car washing are prohibited. Violators of rules will be towed without notice at the vehicle owner's expense.
10. **Cooking Outdoors** is only allowed on barbecue grills installed in the community
11. **Satellite Dishes** may NOT be installed on the apartment building.
12. **Door Locks** may not be re-keyed under any circumstances. Violation is a \$100 fine.

13. **Excessive noise will not be tolerated.** To avoid disturbing your neighbors, keep your stereo and television volume at a reasonable level. You are responsible for the behavior of all of your occupants, guests and pets. Please be considerate of others.
14. **Trash** inside your apartment must be placed in a receptacle with a tight lid then in tied bags and placed inside the trash dumpster. Moving boxes must be broken down. Trash, furniture, appliances, rugs etc., may not be left outside of the dumpster. **Violations are subject to a \$25.00 fine per bag and \$125 fine per piece of furniture left outside the dumpster.** If your trash bag leaks on community property you must immediately clean it up. Open trash containers, dirty dishes in sink or dishwasher attracts roaches which you must, at your expense, treat immediately to avoid them spreading throughout the complex.
15. **Pets** under 25 pounds are allowed with restrictions. You must sign an *Animal Addendum* and there are additional deposits, fees, and charges associated with having a pet. We may deny or request removal of any animal believed to be a threat or nuisance to others. All pets must have current inoculations, be licensed and on-leash or caged while in community areas. You are responsible for waste removal and the cost to repair any damage or injury your animal may cause. There is a \$100 fine for each violation.
16. **Soliciting**, peddling or posting notices & flyers is prohibited in this community.
17. **Laundry.** Do not put plastic items in the dryer, always clean the lint screen before every use, and refrain from overloading the washing machine or dryer. Do not leave your clothes unattended as we are not responsible for loss or damage to personal items and clothing.
18. **Smoke Detectors** are installed in the apartment. It is your responsibility to regularly test them, replace batteries when needed and notify the owner in writing of any defect malfunction or failure. Owner is not be liable for damages or losses to person or property caused by your (1) failure to regularly test the smoke detector; (2) failure to notify owner of any problem, defect, malfunction or failure of the smoke detector; (3) theft of the smoke detector or its serviceable battery; or (4) false alarms produced by the detector. You acknowledge and agree to assume full and complete responsibility for all risk and hazards attributable to, connected to or in any way related to smoke detectors for any reason. Smoke Alarms may not be disconnected under any circumstances or the violation is a \$100 fine.
19. **Water Beds, Fish Tanks** and other water filled components are only allowed in ground floor apartments if the tenant is, and continues to be covered by renter's insurance for this peril.
20. **Air Conditioning** thermostats must not be turned down to the coldest setting or the unit will freeze and stop working. Turn the thermostat down initially to 74 degrees. You are responsible for the costs of a technician coming out if you freeze the unit and for damages from freezing.
21. **Appliances** must be cleaned and maintained in accordance with the *Apartment Rules and Responsibilities* outlined in this document.
22. **Disposals** must be used properly. Most dishwasher leaks are the result of clogged disposals from coffee grounds, rice and too much other food. Put leftover food in the trash and only use the disposal for small pieces while you run water through the unit. You are responsible for the costs of a technician coming out if you clog the unit or if the unit causes water damage.
23. **Alterations to Apartment** like painting, installing curtain rods, altering existing flooring, countertops, etc., is prohibited unless approved in writing by the owner prior to making an alteration or change. A minimum additional \$400 deposit is required for each such approved alteration as the owner will return the apartment to its original state when the tenant leaves and the tenant is responsible for this cost. Do not attach or hang flags or other items from balconies or windows. Do not remove solar screens on windows. Do not place anything on or attach anything to exterior walls, window sills or balcony railings.
24. **Maintenance & Pest Control.** While management treats the complex quarterly for pests, you are responsible for your own pest control and for any bugs in your apartment. Maintenance requests must be in writing through our website or via text. Maintenance requests will be completed in a timely manner during the hours of 9:00 am to 5:00 pm. These rules apply to all residents, occupants and guests. You must be available to let the technician into your home. Our representative will come in on the 2<sup>nd</sup> of every month to change out the air filter and check the apartment for damage or violations of our trash and pest control policies.
25. **Violation** of these rules entitles owner to terminate resident(s) and all occupant's right of occupancy.

## Crime Disclosure & Security

**Criminal Activities.** Unfortunately, crime exists everywhere in the world. While no one can ensure your personal safety, by being alert and taking sensible precautions, you can minimize the likelihood a criminal act will occur. Always keep doors and windows locked and be aware of your surroundings, especially at night. Do NOT open your door to a stranger. Solicitation is prohibited in this complex. You will be provided with a list of our repairmen, staff and technicians. If you have been the victim of a crime, suspect a crime is occurring on the property, or notice anything unusual or suspicious, please contact law enforcement authorities and then contact the office.

**Vehicle Theft & Vandalism Precautions:** Always lock your vehicle. Never leave the keys or valuables in an unattended vehicle and do not hide a set of keys inside or outside of your vehicle. Do not keep vehicle registration and title documentation inside the vehicle or affix your name and address to your keys.

**Lights.** While we provide exterior and parking lot night lighting for your convenience, this is not a guarantee against criminal activities. Always be aware of your surroundings at night.

**Locks.** We provide dead bolts and door chains on all apartment doors.

**Courtesy Patrols, Security & Alarm Systems.** We do not provide any courtesy patrols, security or alarm systems as this is not a controlled gated community.

**Windows** have been covered by black Solar Screens which are difficult to see through for security purposes and should help lower your monthly electric bill.

## Apartment Rules and Responsibilities

**Please report any malfunctioning equipment, water leaks or mold immediately.**

**Walls and Ceilings.** Sticker-type hangers are prohibited. We prefer you use slanting nail type hangers. Mirror tiles, contact paper, wallpaper and other wall coverings with adhesive backing are not permitted. You are responsible for all holes and other damage caused to the walls of your apartment during the term of your occupancy.

**Windows.** Energy efficient exterior solar screens have been installed and may not be removed. You must obtain "written" permission from us before installing drapes, mini-blinds, vertical blinds or other window treatments. You must return the property's window coverings to their original state at your expense before you move out. Approved drapes, shades and other window coverings must have a white backing. Foil, paper or signs in windows are not permitted.

**Floors:** Care and maintenance of your flooring is your responsibility. The carpet should be vacuumed frequently. Call the office before trying to remove stains and we will suggest the best method. Any wall-to-wall carpeting or area rugs that are affixed to the floor may only be installed with the use of adhesive strips or a method that will not mar or deface the floor. You are responsible for any damage to the floor caused by your installation or cleaning of rugs or carpeting.

**Cabinets, Doors and Woodwork** must be cleaned with mild soap and warm water.

**Lighting Fixtures and Fans:** must be dusted and cleaned regularly. It is your responsibility to replace light bulbs as needed. You may not replace any light fixtures.

**Keys.** We supply each resident with an apartment key and a mailbox key. While we have a master key, for liability issues, we do not keep a copy of your key. You are not allowed to re-key, change your locks or install a security system without our written permission. Notify the office immediately if any key is lost or stolen. You may need to call a locksmith at your expense if you lose your key. Keys are issued once you have signed a lease, paid your deposit and first month's rent on [erentpayment.com](http://erentpayment.com) and signed this document.

**While You Are Away from Home.** Please advise management if you plan to be out of town more than a week. We suggest you cancel newspaper delivery and request your post office to hold your mail while you are away. Dispose of garbage and unwrapped food before you leave, Close and lock all windows and doors. Unplug all small appliances like your coffee maker.

**Fire Prevention.** Make a regular inspection for potential fire hazards. Replace worn or frayed cords, plugs or wiring (or have them repaired by a qualified electrician). Rearrange lights and other fixtures or appliances to minimize use of extension cords and avoid overloading outlets with too many appliances or plugs. Never leave burning candles or food cooking on or in the stove unattended. Never throw water on a grease fire; rather, pour baking soda or salt into the pan to extinguish the fire. Do not store any combustible goods or materials that could increase the risk of fire or damage in your apartment or in any storage space. In case of a fire, call 911 first, and then, once you are safe, call the office.

**Residents with Disabilities.** We are committed to the principles of Fair Housing and the needs of disabled residents. If you require an accommodation to our rules, policies, practices or services, or a physical modification to the apartment, the common areas in the building, or on the community grounds, please contact the leasing office for assistance.

**Bed Bugs.** Please contact the office immediately if you experience any pest-related issues in your apartment home. Bed bugs are becoming more prevalent across the country and we need to work together to keep them out of our community. While the presence of bed bugs is not always related to personal cleanliness or housekeeping, good housekeeping will help control the problem, if it arises. Bed bugs travel from place to place in the seams and folds of luggage, overnight bags, folded clothes, bedding, furniture, and anywhere else they can hide.

**Pest Control.** You certify that, to your knowledge at move-in, you did not bring bed bug infested items into your apartment. Also, please refrain from bringing furniture or other items that may be infested with bed bugs into your home. While we treat the entire complex quarterly to exterminate various types of bugs, it is your responsibility to empty your trash every day and not leave dirty dishes in the sink or dishwasher as this attracts roaches and other bugs. You are responsible for treating your apartment for any bug infestation in between our quarterly treatments and to inform us if you have a bug infestation that may originate in another tenants apartment.

**Counter Tops.** Please wipe up spills on your countertops promptly to avoid stains and use hot pads to protect kitchen counter surfaces. Do not cut items directly on your countertop with a sharp knife or other utensil. Countertops, sinks, vanities, toilet bowls, bathtubs and bathtub enclosure walls should be cleaned using a liquid or spray cleaner. Abrasive powder cleaners can scratch and otherwise damage the surfaces and should be avoided.

**Plumbing.** Report leaking faucets, dishwasher or pipes, continually running toilet tank, cracks in caulked areas around your bathtub and cracked or broken tiles to us immediately. Paper towels, disposable diapers, sanitary napkins, tampons, and other similar items should never be flushed, as they inhibit normal drainage and cause damage to the sewer system. Should your toilet overflow, immediately turn off the water supply to the tank by turning the handle located under the tank clockwise. If the water supply cannot be turned off, lift the cover off the tank, reach inside, and push the flapper firmly into the hole in the bottom of the tank. In cold weather, take measures to avoid freezing pipes in your apartment. Maintain a temperature of at least 50 degrees Fahrenheit at all times. When the outdoor temperature falls below 32 degrees Fahrenheit, if you're planning on leaving for a few days, keep sink cabinet doors open and leave hot and cold water faucets dripping when requested by the management office. You must immediately report any evidence of a water leak, failure or malfunction in the heating system on the premises to the office.

**Thermostat Controls.** Drop air condition temperature gradually or you will freeze the AC unit and it will take hours to thaw. You will be responsible for paying a technician's fee if this is found to be the cause of a problem. To keep your air conditioning and heating equipment working at peak performance keep air conditioner filters clean and do not obstruct or place any personal property in front of any air conditioning or heating equipment or vents. In hot weather, set the selector switch to COOL and set the fan switch to AUTO. Set the controls between 74 and 78 degrees Fahrenheit to provide maximum cooling. Do NOT completely close off any vents in the apartment. In colder months, set the selector switch on your thermostat to HEAT and set the fan switch to AUTO. Set the controls between 68 and 74 degrees Fahrenheit. In the winter, open your window coverings during the day to allow the sun to warm your apartment and help reduce the power load. Do not switch your thermostat directly from COOL to HEAT or from HEAT to COOL. This could cause permanent damage to your unit. Turn it to the OFF position first.

**Apartment Access.** We will give you prior notice of our intent to check your apartment for pests and compliance with our community and apartment rules. We will change your HVAC filter the 2<sup>nd</sup> day of every month.

**Mold and Mildew Prevention** Open windows frequently to allow air and sunlight in when the weather is dry. It may help to run the fan on your furnace to circulate fresh air throughout your apartment during these times. Move large objects just a few inches away from the inside of exterior walls to provide good air circulation. In damp or rainy weather conditions, keep windows and doors closed. Please maintain a temperature between 50 and 80 degrees Fahrenheit within your apartment at all times.

**Clean and dust your apartment** on a regular basis. Regular vacuuming, mopping and use of environmentally safe household cleaners are important to remove household dirt and debris that mold feeds on. Periodically clean and dry the walls and floors around the sink, bathtub, shower, toilets, windows and doors using a common household disinfecting cleaner. Wipe down areas where moisture accumulates, like countertops, windows and windowsills. Use the bathroom fan when bathing or showering and allow the fan to run until all excess moisture has vented from the bathroom. Use the exhaust fans in your kitchen when cooking or while the dishwasher is running and allow the fan to run until all excess moisture has vented from the kitchen.

**Water Leaks**, excessive moisture, mold or mildew in your apartment must be reported. Most growth can be removed by applying a common household cleaner and wiping the area. Report any failure or malfunction with your heating, ventilation or air-conditioning system. Do not block or cover any of heating, ventilation or air-conditioning ducts in your apartment. Report any inoperable windows or doors and any musty odors in your apartment. You are responsible for damage to the premises and your property as well as damage, loss or injury to you, your occupants and guests resulting from your failure to comply with the terms of this paragraph.

**Appliances:** Never leave appliances unattended that are in use. If any of the appliances in your apartment stop working, we will fix them for you. However, before you call the office, check the electrical cord to ensure it is firmly plugged into the outlet and then check the circuit breaker to see if it is tripped. If these appear in order, submit a service request.

**Oven and the Range:** Clean the top burner drip pans with mild soap and water, appliance or glass cleaner on a regular basis, or line them with aluminum foil. If you use aluminum foil, be sure the foil does not touch the heating element. If your burner drip pans become spotted with grease or burned-on food, use a scouring pad to clean them. Remove hood filters regularly and clean them in hot soapy water. Clean the outside with a non-abrasive appliance or glass cleaner.

**Disposal:** Keep your hands and any other objects out of the disposal when it is running. Do not discard metal, string, coffee grounds, olive or fruit pits, plastic, grease, paper, cigarettes, bones, banana peels, oyster or clam shells, dish rags, celery, corn husks, or other nonfood items. If an item becomes lodged in the disposal, make sure the disposal is turned off before you retrieve it. The disposal is self-cleaning. Do not use caustic drain cleaners at any time. A lemon or orange rind or baking soda will keep the disposal odor-free. The safety overload on the motor will engage if the disposal is overloaded and it will turn off the disposal. To reset the safety overload, wait three or four minutes for the motor to cool. Then, push the button on the bottom of the garbage disposal unit. For best operation push, but do not stuff food refuse into the disposal. A mixed load of hard and soft waste works best. Turn cold water on to full flow. Flip starting switch "on." Allow disposal to operate until grinding sound diminishes and becomes a humming sound. Turn switch off and run cold water for a few moments longer.

**Refrigerator.** Abrasive cleaning powders and metal sponges should be avoided. Clean the outside of your refrigerator with appliance or glass cleaner. Wipe down the shelves and interior surfaces using mild soap and water or a solution of 1 tablespoon baking soda to 4 quarts water. Regular cleaning and a fresh, open box of baking soda placed on a shelf and changed monthly will keep your refrigerator odor-free.

**Dishwasher.** Food particles left on dishes will jam the dishwasher. Please scrape and rinse every dish under running water before loading it in the dishwasher. Do not crowd dishes, cups and glasses, or silverware so the water can freely circulate. For maximum efficiency, avoid covering the center hole in the drawer rack. Use only dishwasher detergent products. Do not use regular dish soap or laundry detergents, as they will cause the dishwasher to overflow.

## Moving In

### Turning on Your Electricity



City Hall East  
601 East Hickory Street, Ste F  
Denton, TX 76205  
(940) 349-8700

City Hall East Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.  
Closed on Saturday

**Request Residential Utilities.** Call Customer Service directly at 940-349-8700 to set up your new account for electric or go to 601 E. Hickory Street in Denton to make your application in person.

1. You will need your social security number, driver's license number and information.
2. You must give them our address: 2516 Louise Street and your apartment number.
3. You must open an account to pay your electricity bill starting with your move in date.
4. You must have the electric account moved to your name on your move in date (or before, if permissible) or there will be a \$50 late charge for leaving it in our name.
5. They use this information to check your credit. Many students have their guarantor do this.
6. You must give the electric company at least 2 business days' notice during the **work-week** telling them when you want the service turned on. No service turned on during Saturday or Sunday.
7. Connect fees and application fees will be assessed on your first bill.
8. Based on the applicant's credit score, a security deposit may be assessed. The deposit will be based on the service location and may be in an amount up to two (2) months of average billings. Payment for a service deposit must be made prior to services being established.
9. Online Payment - It's the fastest way to pay your bill - enter your account number located on your bill. The City of Denton accepts: VISA, MasterCard, Discover and ATM/debit cards for payment. A non-sufficient funds (NSF) charge of \$27 will be assessed if payment is rejected. To make a payment using Quick Pay go to: <https://www1.cityofdenton.com/UtilityBilling/>
10. Manage Your Account - eCare gives you extended information about your account including billing and usage history. Go paperless to save time, stamps, and the environment! Denton Municipal is now offering paperless billing. Email makes it easy to know when your utility bill is ready to be viewed. To view your account or to register and opt for paperless utility billing statements, go to: <https://www1.cityofdenton.com/ecare/login.asp>

### Inventory & Condition Form

This form will be provided when you have moved into the apartment.

### Parking Pass Request

This form will be provided when you have moved into the apartment.

### Verizon FiOS/Frontier Internet & Cable TV

The complex is wired for Frontier (formerly Verizon FiOS) internet, cable & phone. Call 1-800-921-8101 or go to Frontier.com for service.

## Moving Out

When it's time for you to move out, we have a few simple requirements:

1. You must give us formal written notice of your intention to move using a *Notice of Intent to Move* form at least 45 days prior to your intended move-out date. If you would like to move out on the 25<sup>th</sup> of the last month of your lease, let us know and we will allow that move and prorate that month for you.
2. You must complete the *Move-Out* and *Request Deposit Return* forms on our web site.
3. You must fulfill all the terms and conditions of your lease and leave owing no money to the community.
4. You may leave your apartment, post box and laundry keys in the drop box at the rear of the complex. Please put the keys in an envelope with your name and apartment number on it.
5. You must vacate and remove all of your property on or before your scheduled move-out date.
6. You must provide us with a valid forwarding address or we will be unable to refund any deposits owed.
7. If you would like to be present for a move-out inspection of your apartment, please contact the office prior to your scheduled move-out date. The move-out inspection form available at your community should be completed and signed by both you and our designated staff member. If no prior arrangements are made for you to be present, we will conduct an inspection of your vacant apartment after you move out.
8. As required by your lease, you must leave your apartment in the same clean, undamaged and ready-to rent condition as when you moved in, taking ordinary wear and tear into account. By way of example, ordinary wear and tear would include such things as traffic wear across the carpet, but not cigarette burns or stains. In order to not be charged for cleaning carpets in your apartment after you move out, you must have the carpets professionally cleaned and you may be required to provide us with a receipt for the cleaning.
9. When you vacate your apartment, any personal property left in your apartment will be considered abandoned and may be disposed of, without liability to us, subject to applicable laws.
10. If we incur costs for cleaning and/or repairing your apartment or for removing trash or other items left behind after you move out, we will pass those costs through to you.
11. If you have added additional telecommunication line(s) in your apartment or you have otherwise changed the service, you will be responsible for all fees to return the service.
12. Complete the Inventory & Condition Form with your landlord.
13. Contact Frontier to turn off internet, cable & phone. Call 1-800-921-8101 or go to Frontier.com for service.
14. Turning Off Your Electricity



**City Hall East**  
601 East Hickory Street, Ste F  
Denton, TX 76205  
(940) 349-8700

**City Hall East Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m.**  
**Closed on Saturday**



# Stallings

PROPERTIES

## Resident Handbook Addendums, Apartment Rules & Community Policies

### Acknowledgements

I acknowledge receipt of the community policies, addendums, apartment rules & responsibilities. It is understood and agreed that these policies, addendums rules and responsibilities shall have the same force and effect as the covenants of the *Apartment Lease Contract* and that I will strictly adhere to and observe such policies, addendums, rules and responsibilities.

I acknowledge that I am also responsible for my guests adhering to these same policies, addendums rules and responsibilities. I understand that the property owner reserves the right to alter, amend or modify such policies as deemed necessary with written notice and agree to abide by such alterations, amendments or modifications.

It is further understood that my signature on this acknowledgement document is authorization to make the provisions specified within this document as a permanent part of my *Apartment Lease Contract*.

 \_\_\_\_\_  
Resident's Signature

 \_\_\_\_\_  
Resident's Signature

 \_\_\_\_\_  
Print Resident's Name

 \_\_\_\_\_  
Print Resident's Name

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
LUX Apartment #

\_\_\_\_\_  
Manager/Owner's Signature

### The Top 5 Reasons you need Renter's Insurance

by Kimberley Stallings

"Many people incorrectly assume they are covered by their landlord's insurance policy. The property owner's insurance usually only covers losses to their building. It does not cover the value of your belongings. Your personal property and certain liabilities are only covered through a renter's insurance policy that you are responsible for. If someone is injured in your home like a friend or the pizza delivery man, you could be sued."



- 1. Renter's Insurance covers losses** to your personal property. While losses resulting from floods and earthquakes are not covered in standard policies, losses from theft, water damage, vandalism, fire, smoke and explosions, are covered as long as they're not the result of your own negligence or intentional acts. According to [esurance.com](http://esurance.com), the average renter owns about \$20,000 worth of personal property. Renter's insurance protects against losses for furniture, small appliances, dishes, electronics, luggage, clothes, jewelry and computers. Even if you don't own much it costs a lot to replace everything.
- 2. Renter's Insurance provides liability coverage.** Liability coverage is included in standard policies, providing protection if someone is injured while in your home or if you (or another covered person) accidentally injure someone. It pays court judgments and legal expenses, up to the policy limit. Most policies provide at least \$100,000 of liability coverage, and between \$1,000 and \$5,000 for medical-payments coverage.
- 3. It covers your belongings when you travel.** Renter's insurance covers your personal belongings, whether they are in your home, car or with you while you travel. Your possessions are covered from loss due to theft and other covered losses anywhere you travel in the world.
- 4. It may cover additional living expenses.** If your home becomes uninhabitable due to one of the covered perils, your renter's insurance policy may cover "additional living expenses," including the cost associated with living somewhere else temporarily, food and more. Check with your policy to find out how long it will cover additional living expenses, and if it caps the amount the company will pay.
- 5. Renter's Insurance is affordable.** The average renter's insurance policy costs less than \$200 a year. The policy premium depends on how much coverage you need, the type of coverage you choose, the amount of your deductible, your credit score and where you live.

***"Contact me for a free insurance quote."***

The image shows a business card for Heritage Risk Advisors. At the top center is a logo consisting of a large, stylized letter 'H' inside a square frame. Below the logo, the word 'HERITAGE' is written in a serif font, with 'RISK ADVISORS' in a smaller, sans-serif font underneath. To the left of the contact information, the name 'Kim Stallings' is written in a bold, red serif font. Below the name, her title 'Director of Operations &amp; Broker' is written in a smaller, black sans-serif font, followed by her email address 'Kim@HeritageRiskAdvisors.com'. To the right of the name and title, the contact information is listed: 'DIRECT 940.367.9740', 'PHONE 844.Get.Heritage', and 'FAX 844.438.4374'. The entire card is enclosed in a thin blue border.

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