



## What is Included?

Direct Physical Loss to Your Property stored within the unit is included if Caused by the Following:

- Fire and Lightning
- Windstorm or Hail
- Explosion or Sonic Boom
- Riot or Civil Commotion
- Physical Contact of an Aircraft or Vehicle
- Smoke
- Vandalism
- Falling Objects (provided exterior of the unit is first damaged)
- Weight of Ice, Snow or Sleet
- Collapse of Unit, other than by earth movement
- Burglary- meaning the act of stealing personal property in the unit by forcible entry into the Unit demonstrated by more than the absence of a lock or presence of a lock different than the lock placed by the Occupant on the Unit. Visible signs of forcible entry must be evident.
- Robbery - meaning the act of stealing personal property in the Unit by violence or threat of violence against the Occupant to gain unlawful access to the Unit shown by the Occupant's or Owner's immediate report of the robbery to the appropriate law enforcement agency.
- Damage from vermin or rodents (up to \$500)
- Water Damage

Valuation: Value of the property will be determined at the time of loss and will be the greater of the following amounts: the actual cash value of the property; the cost of reasonably restoring that property; or the cost of replacing that property.

A renter is not required to obtain the indemnity through the program to rent a unit, but the facility does require a renter to provide insurance on the property.

The indemnity offered by this storage facility may duplicate benefits the renter already has under insurance on the property.

# Rental Insurance Options

Indemnity Limits	Monthly Cost
\$1,000.00	\$4.99
\$2,000.00	\$7.54
\$2,500.00	\$8.39
\$3,000.00	\$9.87
\$5,000.00	\$18.51

## Program Features

No Deductible

Pays 1<sup>st</sup> even if you have insurance

coverage No long-term

commitment

Convenient & low cost

Helps to cover the gap of Homeowners deductible

## Claims Information

1. Contact the Call Center.
2. Report burglaries to the police and keep the police report.
3. Take photos of the damage and create a file for yourself, as well as submitting them to the call center.

Report your claim to

representatives: Email:

[Claims@riveroakrisk.com](mailto:Claims@riveroakrisk.com)

What will our representatives do?

1. Review Notice of Loss form and supporting documentation submission.
2. Validate the loss.
3. Process and resolve your claim.

## Questions?

Contact Us

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[Info@riveroakrisk.com](mailto:Info@riveroakrisk.com)

## **What Is Not Included?**

Accounts, bills, currency, deeds, food stamps, other evidence of debt, evidence of ownership, contracts, titles, money, notes, securities, or lottery tickets; animals; jewelry, watches, semi-precious/precious stones, precious metals, furs or garments trimmed with fur; glass or similar fragile articles such as statuary, marble, chinaware and porcelains.

Loss or damage of firearms and ammunition; contraband or explosives; property in the course of illegal trade or transport.

Items stored outside in an unsecured unenclosed unit such as recreational vehicles, all-terrain vehicles, jets skis, motorcycles and any similar items.

Loss to valuable papers and records, including those which exist as electronic data; or photographs.

Loss to property in the Unit against which the Owner has begun lien enforcement procedures; or property not placed in the Unit.

Loss or damage caused by or resulting from wear and tear, gradual deterioration, decay, inherent vice, latent defect, or vermin; presence, growth or proliferation or any activity of fungus (including mildew, mold, or spore, etc.), wet or dry rot or bacteria; atmospheric conditions or changes in temperature such as freezing; loss of use or loss of market.

Loss or damage caused by or resulting from contributed to or aggravated by flood, surface water, waves, tides, tidal wave, overflow of any body of water, or their spray, all weather driven by wind or not; water or other materials that back up or overflow from a sewer, pipe, drain or sump, unless fire or explosion ensues, and then for only ensuing loss.

Damage caused by a pre-existing condition.

Loss or damage caused by cigarettes or other smoking materials. Loss or damage caused by mysterious disappearance.

Loss caused by earth movement, including earthquake, sinkhole collapse or landslide. Loss or damage caused by theft, except robbery or burglary as defined as included herein. Loss or damage caused intentionally or conspired to commit by Unit Occupant.

Loss or damage caused by the neglect of the Unit Occupant to use all reasonable means to save and preserve the property from further damage at and after the time of loss.

Loss or damage from war; nuclear reaction or radiation; seizure or destruction of property by order of governmental authority.

Loss or damage from contaminants or hazardous materials; accidental discharge of substances from within plumbing, heating, air conditioning or fire protective systems.

Loss or damage from mechanical breakdown, short circuiting, blowout or other electrical disturbance to the property.

Loss or damage resulting from activity in violation of the Lease Agreement.