



IOA TENANT PROTECTION PROGRAM

- ▶ **Take Care of Your Tenants, Increase Profits, Increase Portfolio Value**
- ▶ **Our standard policy has a zero dollar deductible for both the facility and the tenant.**

HOW PROTECTION PLANS WORK:

A standard Self-Storage lease agreement states that the operator is not responsible for the tenants' goods while in storage. The IOA tenant protection program allows you, through a premium lease addendum, to assume limited liability for their contents at the price and limits you choose. Our "A" Rated insurance carrier program insures the risk you assume.

We offer a Contractual Liability Insurance Policy (CLIP) that insures the risk your facility assumes regardless of size and number of locations. We insure the risk at a set cost, allowing facilities to set their own price and profit margin.

EASY TO IMPLEMENT:

The IOA program works on a reporting basis so you only pay for the exact amount of insurance you need to cover your risk. Premium invoicing is provided monthly, quarterly or annually based upon facility/portfolio size.

The IOA program can cover any existing Tenant Protection Program with no changes necessary. Let us provide a quote, matching your current policy terms or with our zero deductible policy. Your tenants enjoy one of the most comprehensive protection plans available at replacement value, and you boost your reputation and increase revenue to your facility. It's a win/win!

- ▶ Offering IOA Tenant Protection does NOT require a license
- ▶ Protection Plans assure your tenant receives the dry, safe and secure storage they expect
- ▶ Facility sets pricing based upon market conditions and protection plan limits
- ▶ Lease Addendum Protection Plan Revenue is additional rent adding to portfolio value
- ▶ Protection Plan Revenue is captured at higher margins than your core product
- ▶ IOA provides complete facility training
- ▶ Counter marketing materials are available to promote the tenant protection program
- ▶ IOA offers facilities implementation strategies including lease mandate policies
- ▶ Policy is issued by an "A" rated insurer
- ▶ Online claim portal provided to report incidents
- ▶ All claims handled by licensed adjusters

Contact one of our Self-Storage Insurance Specialists to apply for our program today!