

People Are Talking About MiniCo Pay-With-Rent Tenant Insurance

Call MiniCo to find out why!



The enhancements to the MiniCo Pay-With-Rent tenant insurance program have the self-storage industry buzzing. But it's our 45 years of experience and commitment to self-storage operations that really get our customers talking.

MiniCo Pay-With-Rent tenant insurance offers:

- **Self-storage industry experience since 1974**
- **In-house claims professionals with self-storage expertise**
- **Proven history of service to self-storage professionals**
- **Competitive administrative fee**
- **Free customized manager training program**
- **Free marketing materials and revenue projections**

Find out what MiniCo can do for your facility!

Limited insurance license required in some states.

Contact us today!
800-544-6464
insurance@tenantone.com

Our customers have good things to say about MiniCo Pay-With-Rent tenant insurance.

Claims Handling

"Your claims team is amazing! The facility suffered damage in a fire, and your claims department handled everything professionally and quickly. Thank you!"

– M.A. from Florida

Manager Training

"Thank you so much for providing ongoing manager training! My team is excited and well prepared to offer tenant insurance to our customers."

– L.T. from California

Marketing Materials

"Your free marketing materials look great in the office, and they really help the staff to explain the benefits of purchasing insurance."

– J.S. from Arizona



INSURANCE | UNDERWRITERS

800-544-6464 / www.minico.com

Offset Facility Insurance Costs With Tenant Insurance Revenue



The MiniCo Pay-With-Rent tenant insurance program can bring additional revenue to your facility operation. In fact, you could offset the cost of your commercial insurance premium with the tenant insurance administrative fees earned by offering MiniCo Pay-With-Rent insurance.

EXAMPLE:

Self-storage facility with 500 units and a \$5,000 commercial insurance premium

21% of units have tenant insurance (105 tenant insurance policies)

\$4 per policy administrative fee = \$420 in monthly revenue

Annual revenue = \$5,040

Annual commercial insurance premium	\$ 5,000
Annual tenant insurance revenue	\$ 5,040
Net cost of commercial insurance	\$ 0

MiniCo's Pay-With-Rent tenant insurance program has been enhanced to provide the industry's best coverage for your tenants and your facility.

- \$0 deductible
- Replacement cost coverage
- Rodent/vermin damage coverage
- Facility protection in the event of fire

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MiniCo Pay-With-Rent

It's Easy. It's Fast. It Pays.



Insuring their property is **THEIR** responsibility. Offering insurance is **YOURS**.

MiniCo has enhanced its Pay-With-Rent tenant insurance program.
These features provide benefits for both you and your customers.

Benefits for Customers	Benefits for Facility Owners
<ul style="list-style-type: none">■ \$0 deductible■ Rodent/vermin damage coverage■ Replacement cost coverage■ Coverage for vehicles stored in a unit■ Primary policy for tenant property■ Excellent claims reputation■ Underwritten by an "A" rated carrier■ Coverage includes fire, smoke, burglary, lightning, windstorm, hail, riot, earthquake, building collapse, explosion, vandalism and water damage (some exclusions apply)	<ul style="list-style-type: none">■ Administrative fees starting at \$4+ per policy per month■ Facility protection coverage in the event of fire originating in an insured tenant's rented unit at additional cost■ No annual membership fee■ Easy facility administration■ Training program to enhance tenant participation■ Available on most leading management software applications■ No claims handling responsibilities

Offering MiniCo's Pay-With-Rent program provides your customers with easy and affordable access to the insurance protection they need with minimal administrative effort on your part. The Pay-With-Rent program also offers your business an opportunity to increase your bottom line – **starting at \$4+ per policy!** – while providing a valued and much-needed service to your customers.

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insurance@tenantone.com



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Customer Storage Insurance
Facility Application

PROGRAM TYPE

- TenantOne Direct
Pay with Rent
Not available in all states

MANAGER HOTLINE

(800) 253-5858
FAX
(800) 637-4981

FACILITY INFORMATION

Facility Name:
Street Address:
City/State: ZIP:
County:
USPS Address:
City/State: ZIP:

Telephone Fax
Manager's Name:
E-mail Address:
Web site:
UPS/FedEx Address:
City/State: ZIP:

Owner's Name:
Mailing Address:
City/State: ZIP:

Telephone Fax
E-mail Address:

Management Co:
Mailing Address:
City/State: ZIP:

Telephone Fax
Contact Person:
E-mail Address:

UNDERWRITING INFORMATION

Number of Units Mobile Storage Units Yes No
Does the manager reside on premises? Yes No
Is the facility fully lighted at night? Yes No
Do you have a Non-Smoking policy? Yes No
What kind of controlled access is installed?
Keypad entry Card entry Manual sign in/out

What management software do you use?
Is the facility fully fenced or enclosed? Yes No
Do the interior walls extend to the ceiling? Yes No
Are your units protected by:
Police patrol Burglar alarms Surveillance cameras
Heat/smoke alarms Guard dog(s)

INSURANCE INFORMATION

Name of insurance carrier who provides your commercial insurance coverage on the property/building:
When does your commercial insurance policy expire?
Date:

Name of insurance agency who handles your commercial insurance coverage on the property/building:
Number of losses in the past three years caused by: Break-ins:
Water Damage Fire Other

FACILITY OWNER: PLEASE READ CAREFULLY AND SIGN BELOW.
PEACE OF MIND FOR YOUR TENANTS . . . PROTECTION FOR YOU.

Customers insured by a MiniCo Customer Storage Insurance program are less likely to seek legal action against you should they suffer a loss. MiniCo's marketing materials include a Tenant Responsibility Addendum which reinforces the provisions of your lease agreement and brings to the customers' attention the fact that your facility is not responsible for any loss or damage to their stored valuables, that optional insurance coverage is available and it is their responsibility to purchase.

Owner's Name (Please Print)

Owner's Signature

Date

Provided by MiniCo Insurance Agency, LLC
10851 N. Black Canyon Highway, Suite 200
Phoenix, Arizona 85029
www.minico.com
CA License # 0H04984



Self-Storage Tenant Insurance

Storage Insurance from TenantOne Direct

Natural disasters strike often and without warning. That's why it is important to protect your stored goods with TenantOne Direct customer storage insurance from MiniCo Insurance Agency, LLC. TenantOne Direct covers losses due to events beyond your control or that of the facility. So even when the unexpected happens, you will have peace of mind knowing your stored items are insured through TenantOne Direct.

Important Notice: Although contents insurance coverage is not required to rent a storage unit, your stored property is not insured by this facility. Therefore, **you are responsible for insuring your stored goods.**

TenantOne provides affordable insurance coverage for these causes of loss. **NOTE: Some exclusions apply.**

- Burglary
- Fire
- Building Collapse
- Lightning
- Smoke
- Explosion
- Windstorm
- Earthquake
- Vandalism
- Hail
- Water Damage (flood excluded)
- Riot

TenantOne Direct insurance may duplicate coverage already provided by your personal homeowner's insurance policy, automobile insurance policy, personal liability insurance policy or other source of coverage.

You can depend on TenantOne Direct

TenantOne Direct is provided by MiniCo Insurance Agency, LLC, which first introduced customer storage insurance to the self-storage industry in 1974 and is a national leader in the industry today. TenantOne Direct is underwritten by Safeco Insurance Company of America and Aspen American Insurance Company. Both are A.M. Best "A" rated carriers. Your policy will be issued by one of these companies at the discretion of the MiniCo underwriter. Together, they provide coverage and claims service you can rely on.

Phone: 800-544-6464

Fax: 800-637-4981

insurance@tenantone.com

www.TenantOne.com



Helpful Tips

For coverage, fax the form to 800-637-4981, visit our website at www.tenantone.com or use the application and envelope provided for convenient mail-in service.

Your policy will be sent to you in one to two weeks.

Important information — please read carefully

- For mailed applications, coverage will begin at 12:01 a.m. the day after the postmark date on the envelope. Coverage on applications made while the storage facility is under a hurricane watch or warning will not become effective until 12:01 a.m. on the day after the hurricane watch or warning is lifted.
- All applications are subject to approval.
- This brochure contains general and descriptive information; the policy is the contract.
- Coverage is valid at this facility location only.
- After move-in, make a complete inventory of goods being stored. A photo or videotaped record of your stored goods is also helpful.

Filing a Claim

- Secure the remaining goods to prevent further loss. Do not dispose of any damaged goods until a claims adjuster has inspected them.
- Call MiniCo's friendly claims representative. The claims toll free number is listed on the policy.
- A local claims adjuster will handle your claim personally.
- Make a complete inventory of the lost or damaged property, including the date of purchase, place of purchase and the price paid.
- In the case of a loss caused by burglary, vandalism or malicious mischief, you must contact the local police department and file a police report. Burglarized units must have visible marks of forced entry.
- Zero deductible.

Claims Hotline 800-528-1056

TenantOne Direct Information

Phone: 800-544-6464

Fax: 800-637-4981

insurance@tenantone.com

www.TenantOne.com

Rate Chart

TenantOne Limits	TenantOne Monthly Premium
\$1000	\$5
\$2000	\$8
\$3000	\$12
\$5000	\$20
\$10,000	\$38
\$15,000	\$54
\$20,000	\$71
\$25,000	\$87

*Limits are available up to \$75,000. If you would like a limit above \$25,000, please contact MiniCo at 800-544-6464.

New and Improved Coverages:

- Burglary limit is 100% of the amount of insurance
- Rodent or vermin damage coverage has been added
- Replacement cost valuation standard for most items subject to policy limitations
- Vehicles covered if stored inside the unit
- Zero deductible on claims

Please note that the following goods are uninsurable and automatically excluded from coverage: accounts, deeds, bills, currency, evidence of debt, securities, money, notes, jewelry, precious stones, furs or garments trimmed with fur. Other restrictions may apply to items in storage.

Have questions? Call the TenantOne Direct information hotline TOLL FREE 800-544-6464.

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TenantOne Direct™ Customer Storage Insurance

New & Improved Coverages

Information and Insurance Application

2 EASY WAYS TO GET COVERAGE:

- Online at www.TenantOne.com
- Mail Enclosed Application