



# COLLEGE TOWN COMMUNITIES

*live within.®*

## WHAT YOU NEED TO KNOW ABOUT RENTER'S INSURANCE

As per your Residential Lease, you **MUST** have a renter's insurance policy effective from the day you move in until the day you move out of your apartment. You will **NOT** be able to receive your key without one. Please use the information listed below to obtain your insurance prior to move-in.

### MINIMUM AMOUNT OF COVERAGE

- Personal property: **\$20,000 minimum**
- Personal liability: **\$100,000 minimum**
- Medical payment to others: **\$1000 minimum**
- Deductible: **\$500 minimum**

### WHAT YOU'LL NEED TO KNOW TO GET RENTER'S INSURANCE

- Property address (see below)
- Apartment number
- Your birthday
- Your lease start date (can be found on the first page of your lease in your Resident Portal > Documents); you may also call us at 484-646-9558 to verify the date  
**(Note: if you have a signed Early Move-In Addendum allowing you to move in prior to the lease start date, make sure you provide the earlier date to your renter's insurance provider.)**
- Additional insured: College Town Communities for Bieber, Lofts and West Main;  
White Dog Properties for Sacony Commons

### PROPERTY ADDRESS

Apt. 2-36 Sacony Commons, 45 East Normal Avenue, Kutztown, PA 19530  
Apt. 37-53 Sacony Commons, 46 East Normal Avenue, Kutztown, PA 19530  
Bieber Square, 88 Bieber Alley, Kutztown, PA 19530  
The Lofts on East Main, 301 East Main Street, Kutztown, PA 19530  
217 West Main Street, Kutztown, PA 19530  
231 West Main Street, Kutztown, PA 19530  
233 West Main Street, Kutztown, PA 19530

### WHERE TO OBTAIN RENTER'S INSURANCE

- Purchase a policy through your home owner's/car insurance, **but it must be a separate renter's policy.**
- Go to an independent agent in your hometown.
- Obtain a policy through the Resident Portal. Log in with your user name (email address) and password. Choose "Get Your Renters Insurance Now" at the top of the page and follow the instructions.
- Wait until move-in and sign up for insurance with the State Farm agent who will be on-site at Sacony Commons.

If using a provider outside the Resident Portal, you must provide us with a copy of the Declarations Page for the policy. To do so, please upload the information to the Resident Portal under Dashboard > Renter's Insurance > Edit Policy Information. A PDF of the Declarations Page showing "College Town Communities" as an "additional insured" must be included.