



HOW TO SIGN UP FOR RENTER'S INSURANCE WITH *Lemonade*

Thank you for choosing Sparta505 as your new home!

Before we hand the keys to your unit, we require all residents to get renter's insurance to protect their personal belongings and the apartment against theft or damages.

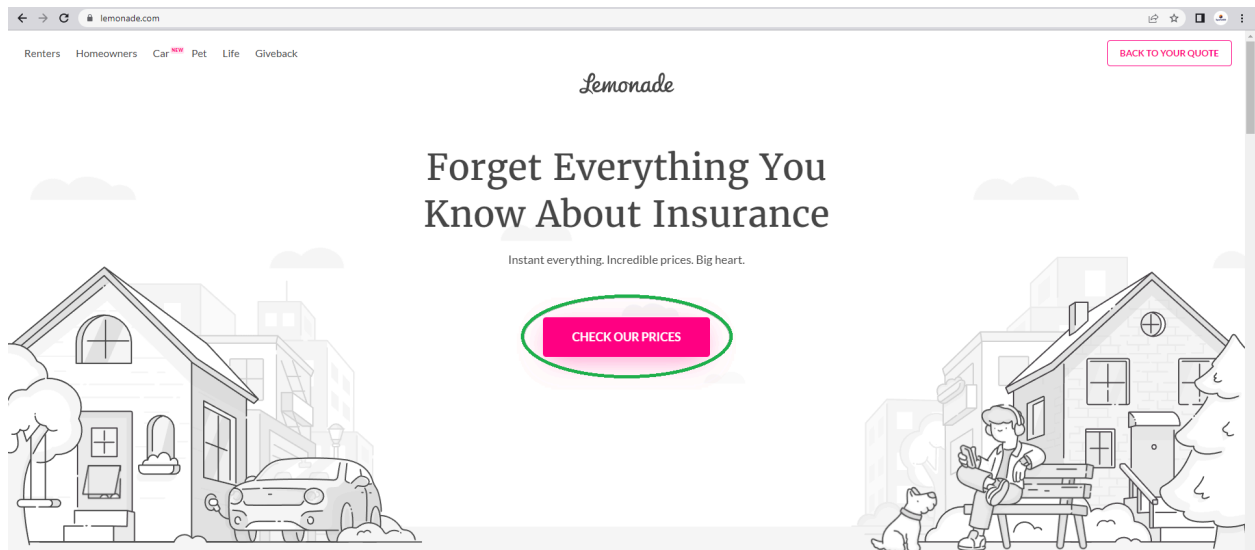
Each resident must obtain their own renter's insurance policy prior to moving-in. You may use your own insurance provider and bundle renter's insurance with your existing coverages, or you can use Lemonade Insurance, which we highly recommend as they have the lowest rates. This guide will show you how to navigate the Lemonade website and register for a policy. We are not affiliated with, or endorsed by Lemonade Insurance in any way, so if you have any questions regarding your policy, please reach out to Lemonade Insurance directly. The process to obtain renter's insurance should take no more than 10 minutes.

The policy needs to include \$300,000 personal liability coverage and must have the landlord, "*Horizon Real Properties Holdings LLC dba Sparta505 and Pinewave Development Group Inc.*" added to the policy as either "interested party," "additional interest," or "additional insured."

Please reach out to the Sparta505 leasing office if you require any information from us to complete these steps, such as your move-in date or apartment number.

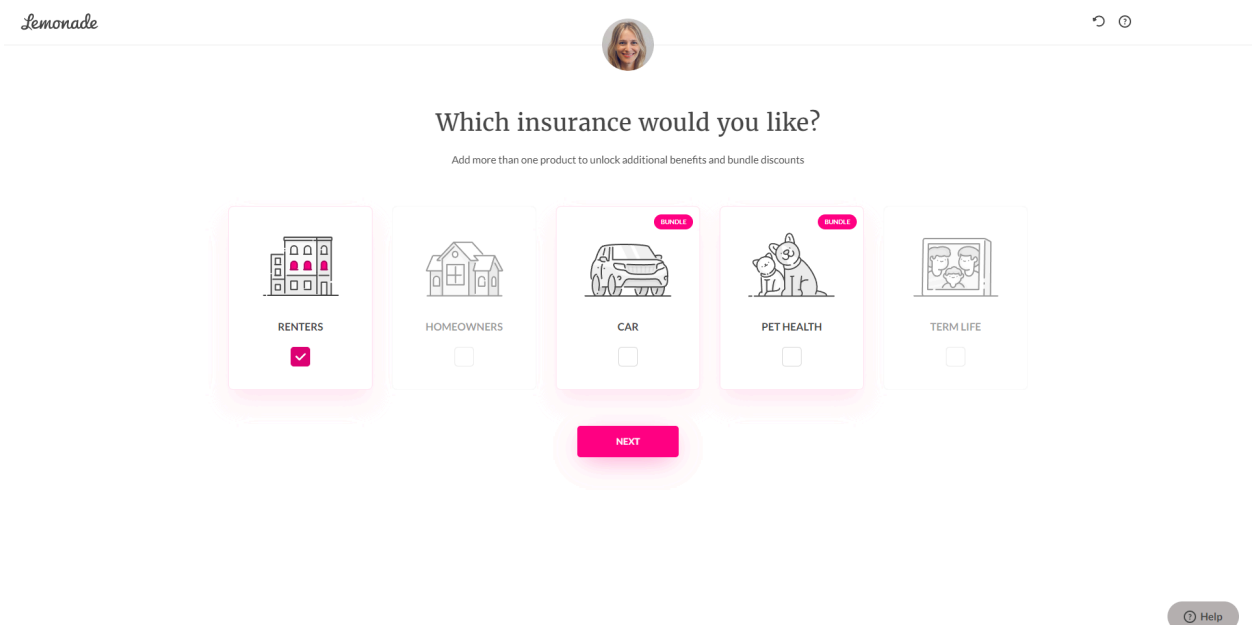
Sparta505 Leasing Office
505 E. Santa Clara St. San Jose, CA, 95112
www.sparta505.com | 408.564.0718 | info@sparta505.com

STEP 1. Visit www.lemonade.com



First, you will need to head to the official website for Lemonade Insurance, www.lemonade.com. Once you arrive at their home page, click the “*Check Our Prices*” button, circled in green in the photo above.

STEP 2. Select Renters Insurance



When asked: “*Which insurance would you like?*” select the *Renters* button. Click *Next*.

STEP 3. Enter Your Name

Enter your first and last name when prompted.
Click “Let’s Do This” when finished.

Step 4. Enter The Apartment’s Address



Great to meet you What's your
home address?

STREET ADDRESS, CITY, STATE
505 East Santa Clara Street, San Jose, CA, USA

APT/UNIT #

NEXT

In the address section, enter the address of the Sparta505 property:
505 E. Santa Clara Street, San Jose, CA, USA.

Enter your apartment number. If unsure, please contact the leasing office.

Step 5. Fill Out More Information

Lemonade



Do you have any of these at your home?



FIRE ALARM



BURGLAR ALARM



NEXT

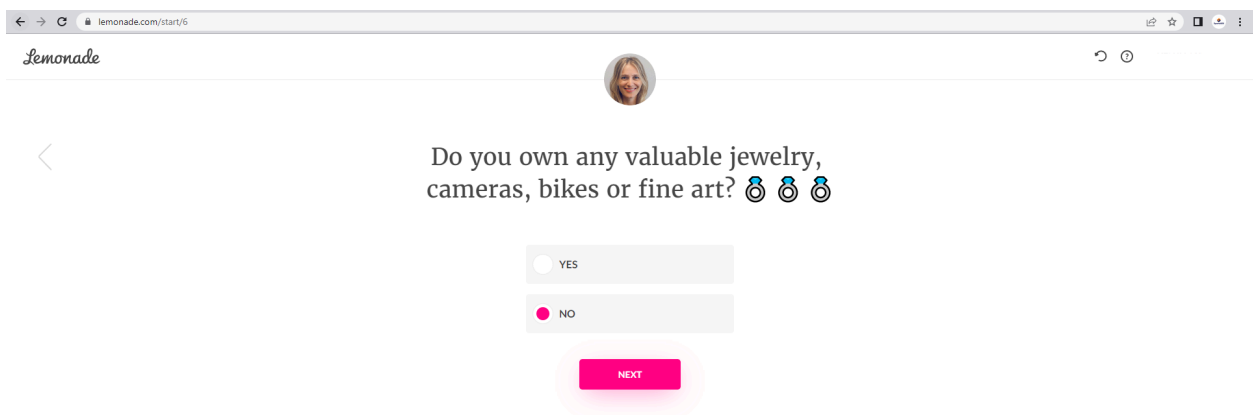
If a page titled “*A note about your policy activation*” pops-up, you may ignore it and click *Got It*.

The next page should ask “*Do you have any of these at your home?*” Select *Fire Alarm*. Click *Next*.

Step 6. Roommate Question

The following page asks “*Do you share your home with any of the following?*” Select *Roommates*. Click *Next*.

Step 7. High-Value Item Selection



The screenshot shows a web browser window with the URL `lemonade.com/start/6`. The page header includes the Lemonade logo and a user profile picture. The main content area displays a question: "Do you own any valuable jewelry, cameras, bikes or fine art?" with three camera icons. Below the question are two radio button options: "YES" (unselected) and "NO" (selected). A pink "NEXT" button is positioned below the options.

When asked “*Do you own any valuable jewelry, cameras, bikes or fine art?*” **select No**. You can add your high-value personal belongings individually later-on. Click *Next*.

Step 8. Active Renters Insurance Policy Question

When asked “*Do you currently have an active renters insurance policy on this address?*” **select No**.

You may need to create an account with Lemonade at this step, if you haven’t made one already.

Step 9. Your Quote Page

Once you have made an account and received your quote, scroll down to the “Coverage Amounts” section. Lower the “Personal Property” to get a cheaper rate, marked with a red arrow below.

Coverage Amounts

Coverage Type	Description	Amount
PERSONAL PROPERTY	The total value of the stuff you own, such as electronics, clothing, furniture, etc. For jewelry, art, cameras, or bicycles worth more than \$1,000 click here	\$10,000
PERSONAL LIABILITY	If someone gets hurt on your property and decides to take legal action, this is the max amount we'll pay to cover damages you're legally required to pay.	\$300,000
LOSS OF USE	We hope this never happens, but if your place is unlivable, we'll put you up in a nice hotel or similar rental home. We'll also include living expenses to get you back on your feet. This is the max that we'll pay in such an event.	\$3,000
MEDICAL PAYMENTS TO OTHERS	We'll cover medical expenses up to this amount if a guest or neighbor is injured on your property.	\$1,000

Raise “Personal Liability” to \$300,000. **This is required.** Refer to the green arrow above.

Step 10. Adding the Landlord to the Policy

Scroll down to the section titled “Tweak Your Policy.”

Click the slider for Interested Party/Landlord. See below:

Lemonade UPDATE POLICY (+\$0/MO)

Tweak Your Policy

Add options and extras not included in your base policy

	INTERESTED PARTY/LANDLORD Add your property manager or landlord to your policy FREE <input checked="" type="checkbox"/>
	SPOUSE Your spouse is automatically covered by this policy. You can easily add their name if you wish FREE <input type="checkbox"/>
	SIGNIFICANT OTHER Living with your significant other? Easily add them to your policy +\$1.67/MO <input type="checkbox"/>

Enter the following information:

Name of the Landlord:

Horizon Real Properties Holdings LLC dba Sparta505 and Pinewave Development Group Inc.

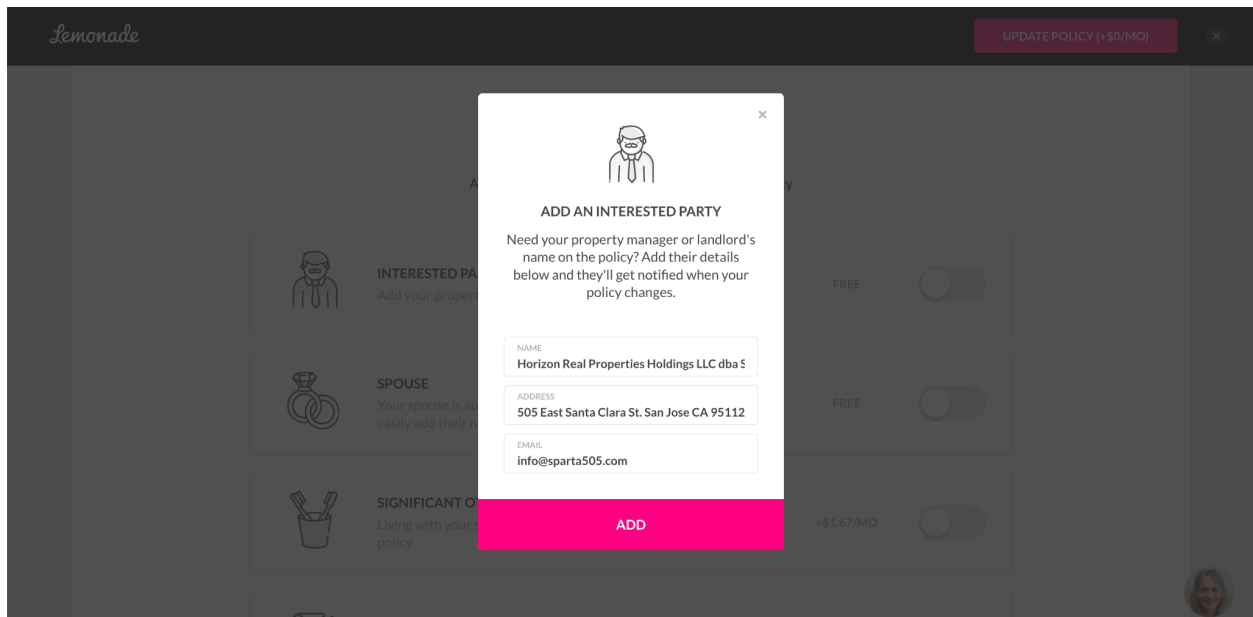
Address:

505 East Santa Clara St. San Jose, CA 95112

Email:

info@sparta505.com

Fill in the information as shown and click **ADD**:



The screenshot shows the Lemonade website interface. At the top left is the "Lemonade" logo, and at the top right is a button labeled "UPDATE POLICY (+50/MO)". The main content area is a grid of options. A modal window is open in the center, titled "ADD AN INTERESTED PARTY". The modal contains the following text and form fields:

ADD AN INTERESTED PARTY

Need your property manager or landlord's name on the policy? Add their details below and they'll get notified when your policy changes.

NAME
Horizon Real Properties Holdings LLC dba S

ADDRESS
505 East Santa Clara St. San Jose CA 95112

EMAIL
info@sparta505.com

At the bottom of the modal is a pink button labeled "ADD".

Step 11. Purchasing The Policy

Scroll back up to see your new monthly quote. You also have the option to pay annually for a small discount. Change your start date to the date that your Sparta505 lease begins. Click the *Pay* button and enter your card information. Submit and continue.

Lemonade Renters Insurance

505 E Santa Clara St, Apt. San Jose, CA, 95112

MONTHLY ANNUAL

\$6⁷⁵
\$6³⁴
PER MONTH

6% protective devices discount

Start Date 01/04/2023

PAY \$6.34 / MONTH

No hidden fees, cancel anytime



Coverage Amounts



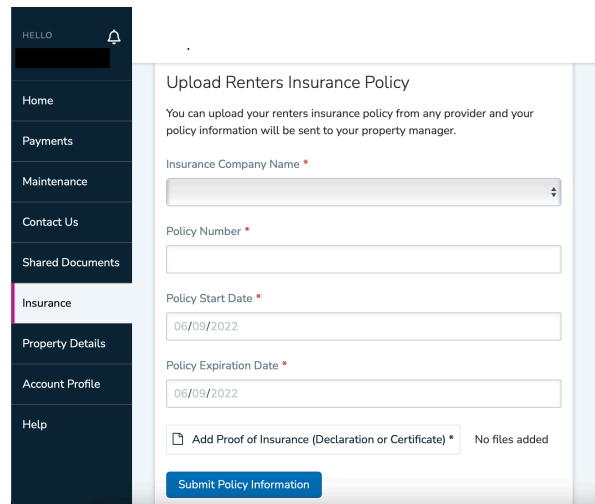
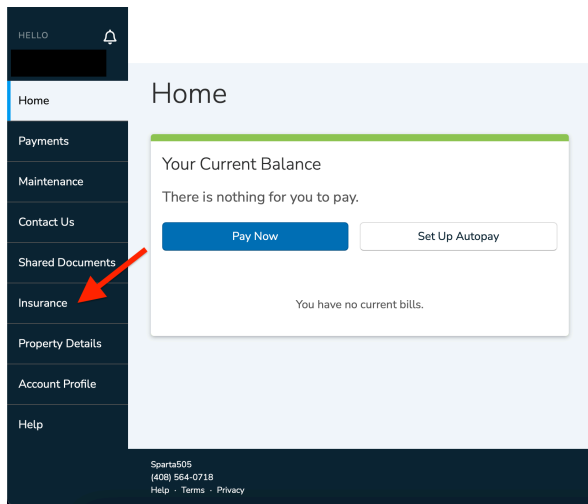
Step 12. Check Your Email

Once you have finalized your policy and completed all of the above steps, go to your email inbox and click on the email from Lemonade. There should be a renter's insurance policy in PDF format attached to the email. Take a screenshot of the policy, or download it to your device. An example of what your policy should look like is attached at the end of this packet.

Step 13. Uploading Your Policy

Both residents and cosigners are required to activate a Sparta505 Resident Portal via Appfolio. An activation link should have been provided via SMS and Email. Please contact info@sparta505.com if the original email or message is no longer available to you.

Residents must submit their policy number and upload a copy of their insurance policy by going to the resident portal in Appfolio and clicking on the "Insurance" tab (see below). Upload your renter's insurance policy and add your policy information before clicking *Submit Policy Information*.



You have now completed our renter's insurance requirement.

We look forward to welcoming you home soon.

The image below is how your policy should appear. Please upload this page to the resident portal.



5 Crosby St., New York, NY 10013
RENTERS POLICY DECLARATIONS

POLICY NUMBER
LP001A01A001

POLICY START DATE
Date Your Lease Starts

POLICY EXPIRES ON
Date Your Lease Ends

NAME OF INSURED
Tenant's Name

INSURED PROPERTY ADDRESS
**505 E Santa Clara St, Apt.
____ San Jose, CA, 95112**

INSURED EMAIL
Your Email Address

ADDITIONAL INSURED
Horizon Real Properties
Holdings LLC dba Sparta505 &
Pinewave Development Group
Inc.

COVERAGE SUMMARY		
COVERAGE	MAXIMUM AMOUNT	COST
Personal Property	\$30,000	Included
Loss Of Use	\$9,000	Included
Personal Liability	\$300,000	Included
Medical Payments To Others	\$1,000	Included
Changes to Your Policy (See next page)		\$13
\$1,000 Deductible		-\$10
Total Premium	\$157 (\$13.09/mo)	