

COVERAGE AND EXCLUSIONS

COVERED CAUSES OF LOSS: We cover direct physical loss to insured property only while within the enclosed storage space described in the **Rental Agreement** and caused by the following:

1. Fire.
2. Lightning.
3. Windstorm or Hail.
4. Explosion or Sonic Boom.
5. Riot or Civil Commotion, including: (a) Acts of striking employees; and (b) Looting occurring at the time and place of a riot or civil commotion.
6. Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the insured property or with the building or structure containing the insured property. This cause of loss includes loss or damage by objects falling from aircraft.
7. Smoke causing sudden and accidental loss or damage.
8. Vandalism, meaning willful and malicious damage to, or destruction of, the insured property.
9. Falling Objects, provided the exterior of the building containing the insured property is first damaged by such falling objects.
10. Weight of Ice, Snow or Sleet.
11. Water Damage except as excluded under subparagraphs 2.b., 2.c., 2.d., 2.e., 2.f. and 2.p. in **EXCLUSIONS**.
12. Earth Movement, including: (a) Earthquake, including any earth sinking, rising or shifting related to such event; (b) Landslide, including any earth sinking, rising or shifting related to such event; or (c) Sinkhole Collapse, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include: (1) The cost of filling sinkholes; or (2) Sinking or collapse of land into man-made underground cavities.
13. Collapse of Buildings containing the insured property.

ADDITIONAL COVERAGES: We will also provide these additional coverages up to the amounts stated below, subject to the **DEDUCTIBLE**. These additional coverages do not increase the Limit of Coverage.

1. **Burglary:** We will pay up to the percentage of the **Limit of Coverage** you elected in your **Election Agreement** for loss by Burglary. The term Burglary means the act of stealing insured property by forcible entry into the storage space described in the **Rental Agreement**, and must be evidenced by visible signs of forced entry. However, this coverage only applies when such storage space is securely locked at the time of the forcible entry, and does not apply to the lien enforcement procedures by the **Owner**. A missing lock, or the presence of a lock different than the lock placed by you on the storage space, is not sufficient, standing alone, to establish forcible entry. In the event of a Burglary claim, you will bear the burden of proof to establish that a burglary has occurred. In the event of a Burglary Claim, you or the **Owner** must immediately report such Burglary to the appropriate law enforcement agency.
2. **Robbery:** We will pay up to the percentage of the **Limit of Coverage** you elected in your **Election Agreement** for loss by Robbery. The term Robbery means the act of stealing insured property by violence or threat of violence against you or the "Owner" in order to gain unlawful access into the storage space described in the "Rental Agreement". In the event of a claim of a Robbery, you or the "Owner" must immediately report the Robbery to the appropriate law enforcement agency.
3. **Debris Removal:** We will pay your reasonable expense to remove debris of insured property caused by or resulting from a covered cause of loss up to 25% of the Limit of Coverage.
4. **Transit:** We will pay up to 100% of the **Limit of Coverage** for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which insured property is being transported while such property is in transit to or from the storage facility, provided such transit is within 100 miles of the storage space described in the **Rental Agreement**.
5. **Extra Rental Expense:** We will pay up to 25% of the **Limit of Coverage** to cover the reasonable extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the storage space described in the **Rental Agreement** is prevented as a result of direct physical loss or damage to the storage space as a result of a covered cause of loss.

6. **Vermin:** We will pay up to \$250 under this **CERTIFICATE** to cover loss or damage by Vermin to insured property while in the enclosed storage space. For the purposes of this Additional Coverage, Vermin means various small animals, including but not limited to rodents, and/or insects that are destructive. However, we will not pay for any loss or damage caused by the Cimicidae family of insects ("bed bugs"). Additionally, we will not pay for loss or damage to insured property under this Additional Coverage if any food, food product or ingestible is stored in the storage space with the insured property.

EXCLUSIONS:

1. **Insured property does not include**
 - a. Accounts, bills, currency, deeds, food stamps, other evidences of debt, contracts, titles, money, notes, securities or lottery tickets;
 - b. Animals;
 - c. Jewelry, watches, semi-precious/precious stones, furs or garments trimmed with fur;
 - d. Broken glass or similar fragile articles such as statuary, marble, chinaware and porcelains;
 - e. Firearms and ammunition;
 - f. Contraband, explosives or property in the course of illegal transportation or trade;
 - g. Valuable papers and records, including those which exist as electronic data;
 - h. Photographs;
 - i. Property in the storage facility against which the Owner has begun lien enforcement procedures;
 - j. Property not placed within the enclosed storage space described in the **Rental Agreement** (except as provided under Paragraph 4. **Transit of ADDITIONAL COVERAGES**).
2. **We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:**
 - a. Wear and tear, gradual deterioration, decay, inherent vice, latent defect, or vermin (except as provided under Paragraph 6. **Vermin of ADDITIONAL COVERAGES**).
 - b. Atmospheric conditions and/or changes in temperature, such as freezing.
 - c. Loss of use or loss of market.
 - d. Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.
 - e. Water or other materials that back up or overflow from a sewer, pipe, drain or sump.
 - f. War, including undeclared or civil war, or warlike action by a military force, including action in hindering, or defending against an actual, or expected attack, by any government, sovereign or other authority using military personnel or naval or other agents; war, including undeclared or civil war.
 - g. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering, or defending against any of these.
 - h. Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.
 - i. Intentional loss, meaning any loss arising out of any act that an insured commits or directs with the intent to cause a loss.
 - j. Seizure or destruction of insured property by order of governmental authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this **CERTIFICATE**.
 - k. Smoke from cigarettes, cigars, pipes or other similar smoking products.
 - l. Your neglect in using all reasonable means to save and preserve the insured property from further damage at and after the time of loss.
 - m. Contaminants or hazardous materials.
 - n. Mysterious disappearance of insured property.
 - o. Accidental discharge of substances from within plumbing, heating, air conditioning or fire protective systems.
 - p. Mechanical breakdown, short circuiting, blowout or other electrical disturbance to the insured property.



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Protect your valuables from loss or damage with the specially designed storsmart insurance program. At storsmart insurance, we are committed to providing you access to an easy contents insurance solution with great coverage and affordable prices for your valuables.

[storsmart Program Features]

options. This program provides options to make the insurance easy for you. From various coverage amounts, to a wide variety of covered perils, to an affordable selection of monthly premiums, we can provide access to the right policy to fit your needs.

transit coverage. The policy provides coverage for your valuables while they are in transit.

waived deductible. The deductible is waived if you secure your space with a disk or cylinder lock.*

easy claims service. We provide access to professional customer claims service representatives to make the claims process easier for you.

this policy pays first. Your claim will be paid even if your homeowner's policy provides coverage.**

*Deductible may only be waived if loss is due to burglary.

**Some limitations apply, see certificate of insurance for details.

Check Your Policy

This insurance may provide a duplication of coverage already provided by a renter's automobile insurance policy, homeowner's insurance policy, personal liability insurance policy, or other source of coverage. Consult your agent to determine if your valuables are covered while in storage and review your policy exclusions, deductible amount, and coverage limits. While you may already be covered through your other policies, storsmart insurance may provide access to a more specialized coverage with a low deductible.

[Some of What the storsmart Program Covers]



fire or lightning



windstorm or hail



weight of ice, snow or sleet; or
collapse of building



smoke or water damage,
except for flood



vandalism, malicious mischief,
or burglary

This is only a partial list of coverages. Please consult the Certificate of Insurance for additional coverages, exclusions, and details.

Additional Terms & Conditions

The policy does not cover certain items such as important papers, money, jewelry, watches, and furs. There are also certain perils not covered by the policy which include flood, mysterious disappearance, and mold damage. Please refer to a copy of the Certificate of Insurance for a complete list of exclusions.

coverage options

limit of coverage	monthly premium
\$2,000	\$10
\$3,000	\$14
\$5,000	\$24
\$7,500	\$34
\$100 Deductible	

The Deductible is waived if you secure your space with a disk or cylinder lock. Additional coverage amounts can be purchased if needed.

Here are a Few ^{Easy} Storage Tips to Help Protect Against Loss

lock your storage space. Use a disk or cylinder lock for a higher level of security.
protect your items. Store your items on pallets or shelves and cover them with plastic sheets to protect them from dust, moisture, etc.
do not store certain items. Refrain from storing 'high-dollar' items such as jewelry or currency and do not store flammable or hazardous materials.
make an inventory. Take an inventory or photos of your stored items and keep it in a safe place. This will help expedite the claims process.

[HOW TO FILE A CLAIM...THE EASY WAY]

step 1: Ensure you and your valuables are safe. If your valuables are at risk of sustaining further damage, take necessary precautions to protect them without putting yourself or others in harm's way. Also, tell the facility manager about your loss.

step 2: Take pictures of your storage space and any damage your items may have sustained. Don't throw away any damaged property until you speak with a storsmart customer service representative.

step 3: If a criminal act appeared to have taken place, such as vandalism or burglary, contact the local police department to file a police report.

step 4: Call a customer service representative at 855-805-7433 or visit storsmartinsurance.com/claim to file a claim.

Relax and rest assured that storsmart will make the claims process an easy process.

If you have any questions about your coverage, feel free to contact storsmart via our TOLL FREE number at

888-545-7627

or email us at info@storsmartinsurance.com

Program Agency: Property First Group Insurance Agency
NY License #: 1216623

This facility is a member of the
Self Storage Risk Management Association
and all customers are free members
for the term of their lease.

A not for profit association dedicated to helping customers keep their goods safe.



This storage facility is not responsible for insuring your property. We recommend that you contact your insurance agent to determine if you have coverage under existing insurance policies you may own for your belongings stored at this location. The purchase of this insurance is not required to complete your rental transaction. This facility and employees are not qualified or authorized to evaluate the adequacy of any insurance you may have. You may cancel this insurance at any time and any unearned premium will be refunded. A specimen Certificate of Insurance is available for you to review at this facility. Coverage is underwritten by New Hampshire Insurance Company.