



The Smart Choice

It's simple... protect your assets and increase profits.

The Smart Choice

ePremium's Integrated Renter's Insurance Solution (IRIS) can increase overall profitability by reducing bad debt associated with resident negligent losses. Nationally, almost 80% of apartment residents do not carry renters insurance during their lease term.



The Scenario

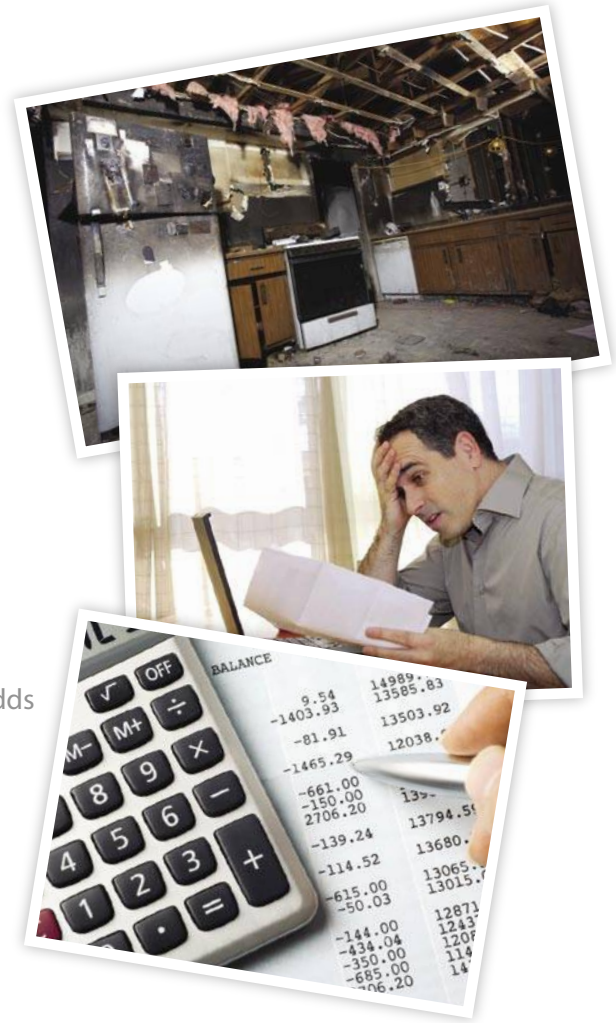
An accidental grease fire results in \$10,000 damage to the resident's unit and \$5,000 in additional smoke damage to three adjacent units. The resident has no renters insurance and insufficient assets to pay for the damages.

The Result

Property owners end up paying the price for resident-caused damages.

The Impact

Significant profit leak for property owners and managers that adds up during the course of a year to dramatically impact NOI.



The ePremium Solution

An innovative tool that enables property owners to achieve 100% participation within their communities. ePremium's enterprise level software application allows property managers to quickly and easily enforce their community's renters insurance lease requirement.

- Quick and Easy Enrollment
- Complete Tracking and Monitoring Tool

If an applicant is approved for residency within your community, they are automatically pre-approved for enrollment in the ePremiumRENTERS Insurance Program.



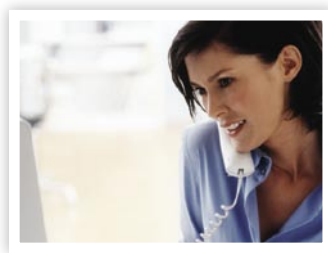
Multiple Enrollment Options for Your Residents

Enroll at Lease Signing

Resident can quickly and easily be enrolled in your office at lease signing through the IRIS platform.


Website - www.ePremiumInsurance.com

Residents can quickly and easily enroll online. All policy information will be uploaded to your community's IRIS account for ongoing tracking and monitoring.



Toll Free (800) 319-1390

Residents can enroll with our friendly staff of licensed agents who are available to provide consultation. Our agents will notify residents of your community's minimum liability requirements. New policy information will be uploaded to your communities IRIS account for tracking and monitoring.

Comparison	 ePremium INSURANCE	Traditional Renters Insurance
Coverage choice made by which party?	Property owner mandates coverage requirements	Resident
Enforcement tool for lease protection?	Yes	Limited
Implementation process?	Quickly enrolled through integrated web platform	Individual application to agent, internet, phone or fax

IRIS Puts You in Control

You determine your community's liability insurance requirement. IRIS quickly enrolls new residents and then allows you to easily track and monitor participation details throughout a single community and/or your entire portfolio to ensure coverage during the term of the resident's lease.

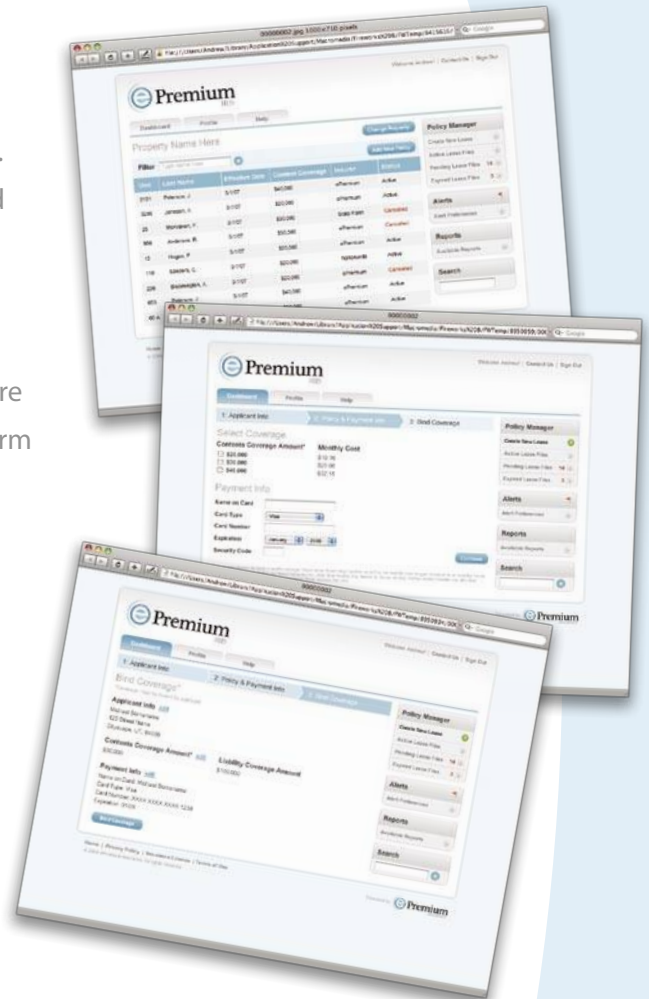
Tracking & Monitoring

The innovative IRIS software platform provides complete vision into your community's participation statistics and policy details. Designed with the property owner in mind, IRIS also tracks third party renters insurance policies should your resident elect to obtain coverage elsewhere.

You now have a complete tracking and monitoring tool to ensure all residents are covered and remain covered throughout the term of their lease!

Management Report Suite

Online management reporting allows you to access resident data and policy information quickly and easily.



ePremiumRENTERS

The Smart Choice... for you and your residents

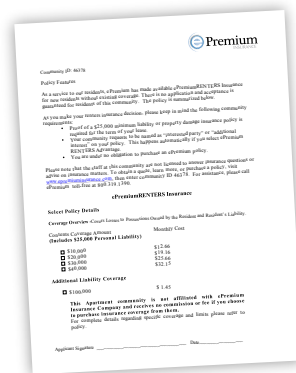
- You control your risk associated with resident negligence
- Residents control their risk associated with loss or damage to their personal property
- Good public relations for your communities and a win-win for all parties

Implementation

The innovative ePremiumRENTERS insurance platform enables our business partners to meet their renters insurance goals and increase profitability by decreasing losses due to resident negligence.

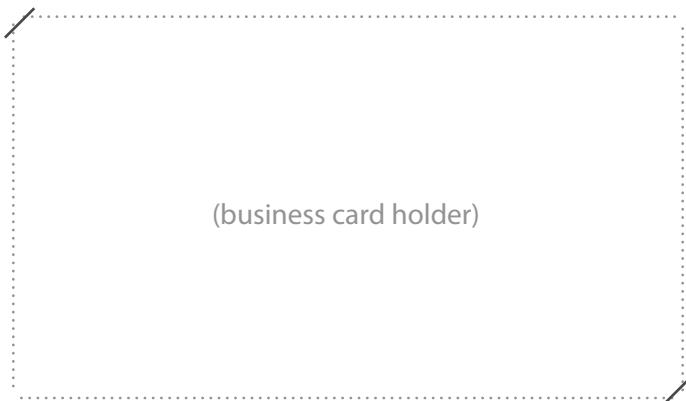
- ✓ *On-site training for your leasing team*
- ✓ *Marketing literature, Toll Free numbers and website for your residents*
- ✓ *A fully licensed support team available to answer all of your residents' insurance questions*
- ✓ *Outstanding account management to monitor property data and participation results*
- ✓ *Ongoing support for your team*

Our training material and support team provide your community managers and leasing consultants with the tools they need to properly re-direct all insurance questions and inquiries from your residents.



“ePremium offers a simple, easy to use system that benefits the residents as well as the property owner. The ability to effectively track and verify resident participation is the kind of tool we’ve been needing for years.”

MARK WHITE, PRESIDENT
Garfield Management



(business card holder)



www.ePremiumInsurance.com
Toll Free (800) 319-1390



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