



*Managing Properties,  
Building Relationships,*

## **Resident Benefits Package**

Your Resident Benefits Package is **\$29.99\* per month** and includes the following features:

### **Renters Liability Insurance\***

Accidental Damage to the rental home caused by fire, water damage, explosion, falling objects, collapse, and smoke for up to \$100,000. Please go to [phcmanagement.com](http://phcmanagement.com) and click on **More/Insurance** for additional details.

### **Rent Reporting**

Rent Reporting through FrontLobby submits to the 3 major credit reporting bureaus at the beginning of each month your previous month's rental payment history. Please go to [phcmanagement.com](http://phcmanagement.com) and click on **More/Rent Reporting** for additional details.

### **Resident Portal**

You have 24/7 access to your portal to submit maintenance requests, pay on-line, as well as access to electronic documents.

### **Waiver of One-Time Late Fee per Year**

PHCM will grant a one-time waiver of a late fee.

### **Waiver of One-Time NSF Fee per Year (\$45.00)**

PHCM will grant a one-time waiver of a returned EFT payment fee.

### **Lock-box Move-in/Move-Outs**

No need to schedule an appointment or drive to pick up keys. We provide each property with a secure lock-box for you to move in at your convenience. On the morning of move-in you will be provided with a lock-box code you can then go directly to the property for fast and easy access. This lock-box will be stored at the property for your move out and can also be used for vendors during your stay.

### **Free AC Filters**

You will be provided with a free AC filter on a quarterly basis. Language outlining tenant responsibilities regarding AC filters will be adopted into the lease.

## Response Time

Nobody likes waiting for a response, that is why we strive to respond to all communication as quickly as possible, usually within 24 business hours.

## Opting Out of Renters Insurance through the RBP

Renters Insurance is a requirement of the lease. However, you may opt out of the renters insurance portion through the Resident Benefits Package if the following conditions are met:

1. The policy must provide a minimum of \$100,000 in liability coverage,
2. The policy must include PHCM as an "Interested Party" which is used to notify us of any changes to the policy,
3. The policy must be paid one year in advance and covering the rental period of the lease agreement.

To opt-out please contact our office.

\*If you opt out of the RBP provided renters insurance policy and obtain a satisfactory renters insurance policy that meets the conditions above, the RBP will be reduced to \$17.99 an month for the other benefits provided.

## \*Opting FOR the Renters Insurance through the RBP

This is **NOT a traditional renters policy** and **does not cover personal belongings** and/or other benefits as with a traditional one. The RBP renters liability insurance policy is limited to tenant caused property damage. You should consult an insurance professional to evaluate and determine personal insurance needs.

**Florida:** Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes a claim for proceeds of an insurance policy, containing false, incomplete or misleading information is guilty of a felony.

Resident Benefits Package is **REQUIRED** with ALL lease agreements with PHC-Management, LLC. Resident Benefits Package will be billed as one charge on a monthly basis that includes the insurance benefit and the payments & service benefit.

Landlord, and/or PHC-Management, LLC may have business relationships or affiliations with vendors and suppliers of RBP services or products provided herein and may receive financial or other benefits from that relationship or affiliation.