

## DITCH THE CRYSTAL BALL

Sleep soundly knowing your belongings are protected from the unexpected with affordable, convenient coverage from Xercor. From the moment you elect coverage and pay the premium, your belongings will be covered from damage or loss caused by:

- Burglary
- Windstorm
- Hurricane
- Water
- Earthquake
- Vandalism
- Fire or Smoke
- Hail

Xercor proudly offers limited coverage for additional causes of loss.

- Flood **\$1,000**
- Vermin **\$500**
- Mold **\$500**
- Towing expenses **\$500\***

\*In the event your indoor-stored vehicle is rendered inoperable due to a covered cause of loss, Xercor will reimburse you for the lesser of the cost to tow or \$500.

Coverage is not subject to a deductible.

Coverage **does not** apply in such instances as:\*

- Theft or unexplained disappearance
- Neglect to preserve property
- Wear and tear/gradual deterioration
- Property/activity in violation of rental agreement

Examples of Property Not Covered:\*

- Currency
- Fur
- Documents & records
- Fragile articles
- Gold, Silver, Precious/semi-precious stones
- Explosives, firearms, or ammunition
- Precious metals or alloys
- Smoking materials
- Food or alcohol
- Animals or taxidermy
- Illegal drugs
- Jewelry & watches

\*This is a general description of the policy features. For full details on the coverage, exclusions, or requirements of this policy, please refer to your Certificate of Insurance, available at this facility or by visiting [xercor.com](http://xercor.com).

**Cancellation:** This insurance will cancel on the date your rental agreement terminates, or you may cancel at any time by giving advance notice to the facility. Any unearned premium will be refunded according to applicable state law.

## HOW TO FILE A CLAIM

**NOTIFY THE MANAGER** when you discover a loss to your unit.

**CONTACT THE POLICE** to file an official report in the case of burglary or vandalism, the report must be obtained.

**TAKE CLEAR, COLOR PHOTOS** that demonstrate the extent of the damage to your belongings.

**DON'T DISCARD DAMAGED BELONGINGS** until an adjuster has informed you that it's okay to do so.

**VISIT XERCOR.COM** to file your claim. You can also email us at [claims@xercor.com](mailto:claims@xercor.com).

**SUBMIT A STATEMENT OF LOSS** when requested by your adjuster.



Please visit  
[xercor.com](http://xercor.com)  
for more info.

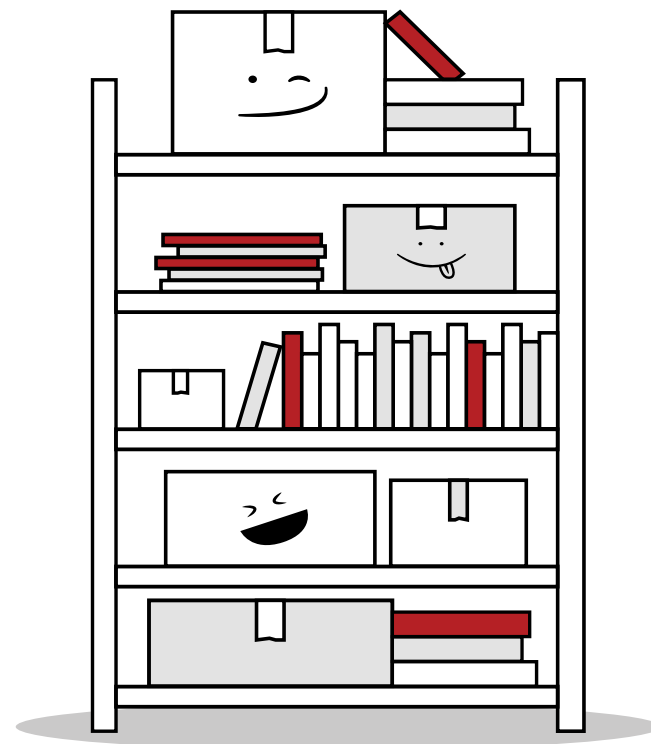


## NO ONE CAN SEE THE FUTURE

So when you put your valued belongings in storage, it's best to prepare for the worst while hoping for the best.

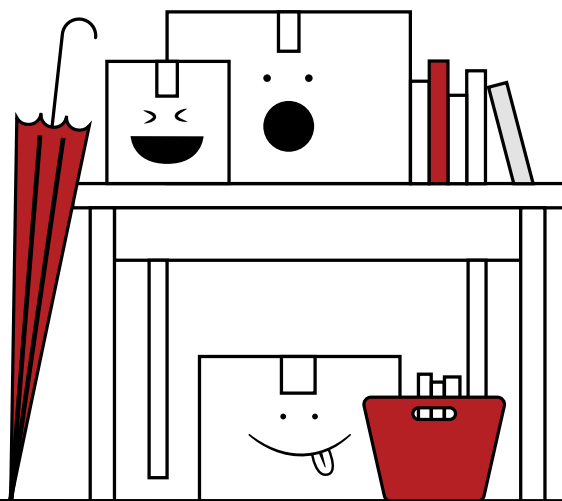
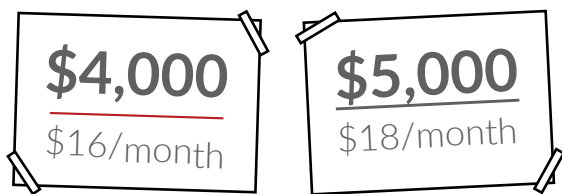
This facility is not responsible for your property. That's why your rental agreement requires that you have insurance for your belongings while stored. To satisfy this requirement, you do not have to purchase insurance from Xercor Insurance Services LLC ("Xercor") but may instead provide proof of other insurance, such as a homeowners' or renters' policy.

You may have duplicate coverage under an existing policy, so contact your insurance agent. Keep in mind that facility employees are not licensed producers and are not qualified or authorized to evaluate the adequacy of any insurance you may have. All questions regarding the Insurance Program can be directed to Xercor.





## COVERAGE AVAILABLE



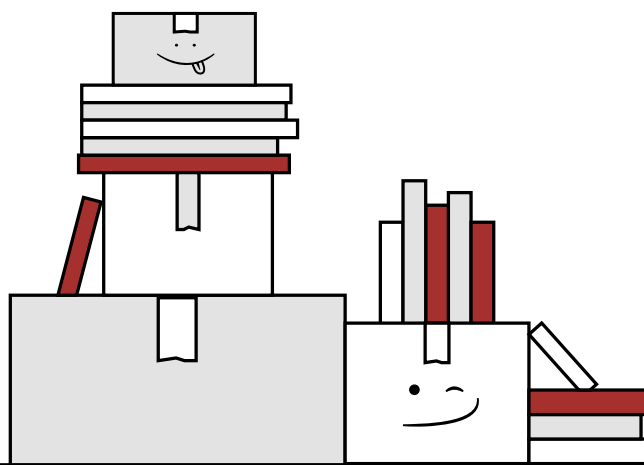
**BE MORE THAN SURE**

Coverage underwritten by:  
**OLD REPUBLIC INSURANCE COMPANY**

The insurance is provided under a Master Policy (Policy Form #XIM 00 01) issued to the facility owner or operator, administered by Xercor and underwritten by Old Republic Insurance Company. Both are respectively licensed in this state. If you participate in this insurance program, your coverage will be evidenced by a Certificate of Insurance that will be issued to you.

The owner or operator of this self-storage facility, or its affiliates, may benefit financially if you participate in the Xercor Insurance Program. Affiliates of the owner or operator of the storage facility may have an equity interest in a reinsurance company that reinsures the risk undertaken by Old Republic Insurance Company under the program.

Please visit [xercor.com](http://xercor.com) for more info.



**FOR CALIFORNIA:** California Department of Insurance  
Consumer Hotline: 1-800-927-4357 • CA License #0L23065

XIM 4.25



## YOU'RE NOT A FORTUNE TELLER.

Protect your possessions from the unexpected  
with Self Storage Tenant Insurance.



[www.xercor.com](http://www.xercor.com) • 1-844-769-2904