



Occupant Shield by Cambridge Insurance, LLC.

Please be sure to review our Frequently Asked Questions below  
to see if your inquiry can be answered immediately.  
888-209-2023

### **Why do I need renters insurance?**

Your lease requires that you obtain renters insurance.

Your landlord's insurance protects the physical building in which you reside but does NOT cover your personal property.

You are responsible and will be expected to pay for any negligent damage that you cause to your community.

You are also liable if someone is injured as a result of your negligence. The liability portion of renters insurance may protect you in the event you cause damage to your apartment, the community or other residents.

### **Do I need renters insurance even if my landlord has insurance?**

Yes.

Although your landlord carries coverage for the apartment building itself, there is no coverage for your personal belongings or negligent damage you may cause. Further, in the event you cause damage to your apartment unit or other community property you will be financially obligated to reimburse the property for those damage repairs.

Insuring your personal belongings is your responsibility.

### **What is the difference between Liability Insurance and Content Insurance?**

**Personal Liability Coverage:** Liability coverage protects you in the event of negligent damage that you may cause to the property.

**Contents Coverage:** When your personal belongings are damaged or stolen your policy contents coverage reimburses you up to your policy terms and limits.

### **How much coverage do I need?**

Occupant Shield allows you to choose from different levels of “content” coverage to cover your items.

Occupant Shield will provide \$100,000 of liability coverage.

Liability limits can be increased by calling 888-209-2023.

### **What if I don't have much personal property?**

Renters insurance is still important even if you don't have much personal property because of the liability component.

Also, chances are your personal property is worth more than you think. If you don't have much personal property to insure, then you can save money by choosing a lower policy limit.

### **Is my roommate covered?**

Yes.

You **must** list them as an insured on the Occupant Shield policy. Occupant Shield will allow for up to 4 people to be on a single policy. You can add one roommate to your policy with no increase to the premium. You can add a 3rd and 4th roommate for a small annual fee of \$25 per person. To be covered, your roommate(s) must be listed on the lease as a lease holder or occupant AND on the Occupant Shield policy.

(Four named insured maximum; dependents of named insured under aged 18 are covered and do not count towards the maximum of 4 insured per policy.)

### **How do I enroll?**

You can get a quote and enroll quickly and easily online [click here](#), or by calling us at 888-209-2023.

There are also enrollment forms located in your lease office should you prefer a paper form.

### **Why are there two charges for my insurance?**

Please note your original enrollment agreement states that all quotes include the administration fee that is charged separately. For this reason, you will have two charges equaling the total quoted to you.

### **How do I make a payment or changes to my payment method?**

Please call us at 888-209-2023 and an agent can assist you.

For your protection we will not make payment arrangements via email.

### **How do I make changes to my policy, what if I move?**

In most cases, your policy can be moved to your new location.

*If moving out of your current property*, this can only be done via agent assist in order to get a proper quote for the new location.

Please call us directly to make this change at 888-209-2023.

*If you are moving within the same complex*, call us at 888-209-2023 or request the change via [email](#).

Please include:

- Your name
- Policy number
- Old address and new address in your request.

A new evidence of coverage will be emailed to you once the change is complete.

### **I didn't get my confirmation email, why not?**

In most cases if you do not see your confirmation email in your inbox, you will find it in your spam box. Our confirmation emails come from [noreply@occupantshield.com](mailto:noreply@occupantshield.com).

If you have checked spam and still do not have an email it is possible that your email address was either typed incorrectly on the form or if handwritten, we didn't see the same letters you wrote.

You may either [email](#) us with the corrected information or give us a call at 888-209-2023 and an agent will assist you with getting this completed.

### **How do I cancel my policy?**

The most efficient way to complete a cancellation is by calling us at 888-209-2023.

*We do not recommend canceling via email.*

However, if this is the only choice you have you must include the following in your request:

- Your Name
- Policy Number

The date you wish cancellation to take place and a forwarding address if applicable.

*This email must come from the email address you have on file with your account.*

Please be advised you may **NOT** back date a cancellation through email request.

If emailing your cancellation, you may select a date that is the same day as your request or greater only.

The information provided here is general—please refer to your policy for specific inclusions and features.