property first GROUP, LP
an insurance agency

Toll Free #: 888-545-7627

BENEFITS, EXCLUSIONS and CONDITIONS

What is Covered:

Your personal property stored within your enclosed unit and locked vehicle(s) stored outdoors behind a locked fence at the leased premises against the following:

1. The following are Covered Causes of Loss. Covered Causes of Loss means direct physical loss or damage to property covered.

A. Fire; lightning; windstorm; hail; tornado; hurricane; explosion; sonic boom; smoke; aircraft; self-propelled missiles; spacecraft; vehicles; riot; strike; civil commotion; vandalism and malicious mischief; sinkhole collapse; volcanic eruption; earthquake; certified act of terrorism.

B. Falling objects, provided the building is first damaged by such falling objects; weight of ice, snow, or sleet; collapse of buildings or any part thereof.

C. Water Damage: The term "Water Damage" means accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

D. Rodent Damage.

2. The following are additional coverages. These Additional Coverages do not increase The Applicable Limit of Coverage:

A. BURGLARY: The term "Burglary" means the act of stealing insured property by forcible entry into the securely locked leased premises provided there are visible marks of such forcible entry upon the exterior of the leased premises. The mere absence of a lock or padlock does not constitute visible marks of forcible entry. You or the facility owner must immediately report loss under this coverage to the appropriate law enforcement authority. Theft or unexplained disappearance is not covered unless caused by "Burglary".

B. DEBRIS REMOVAL: The most that will be paid under this additional coverage is 25% of the amount the insurance company pays for the direct physical loss or damage to Covered Property including the deductible (if applicable) to cover the necessary expense incurred in the removal of debris of the property following a Covered Cause of Loss.

C. TRANSIT: Direct physical loss or damage to Covered Property while your Covered Property is in transit to or from the storage space leased by you and within 100 miles of this scheduled premises leased by you which is caused by or resulting from the following: fire; collision; upset or overturn of a motor vehicle or trailer upon which it is being transported.

D. EXTRA RENTAL EXPENSE: The most that will be paid under this additional coverage is 25% of the Limit of Insurance to cover the extra expense you may incur for rental of substitute premises when occupancy of the original premises is prevented as a result of damage to such premises by a Covered Cause of Loss.

What Is Not Covered:

1. The policy will not pay for loss or damage to any of the following: accounts; bills; currency; documents; records; deeds; evidences of debt; securities; money; notes; stamps; animals; birds; fish; jewelry; watches; photographic equipment; firearms; precious or semiprecious stones; furs; fur garments or garments trimmed with fur; bullion; gold; silver; silver or gold plated ware; goldware; silverware; platinum or other precious metals or alloys; contraband, or property in the course of illegal transportation or trade.
2. The policy will not pay for direct physical loss or damage to covered property caused by or resulting from any of the following:

A. Delay, loss of use, loss of market, or any other consequential loss.

B. Dishonest or criminal act committed by you or by anyone else to whom the property is entrusted for any purpose. This exclusion applies whether or not such persons are acting alone or in collusion with other persons.

C. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device, or false pretense.

D. Unauthorized instructions to transfer property to any person or to any place.

E. Neglect by you to use all reasonable means to save and preserve property from further damage at and after the time of loss.

F. Acts or decisions, including the failure to act or decide, of any person, group, organization, or governmental body.

G. Wear and tear; any quality in the property that causes it to damage or destroy itself; gradual deterioration; insects; vermin; birds.

H. Loss or damage caused directly or indirectly by flood, storm surge, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray whether driven by wind or not.

I. Loss or damage caused by: mechanical breakdown; artificially generated electrical current, including electric arching, that disturbs electrical devices; appliances or wires; cigarettes or other smoking materials, unless fire ensues; discharge, dispersal, seepage, migration, release, or escape of Pollutants, unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the covered causes of loss. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste.

J. Theft or unexplained disappearance.

K. Mildew, fungus, bacteria, wet or dry rot, atmospheric conditions or changes in temperature, breakage of glass or similar fragile articles, or decay.

Insurance is provided by Pennsylvania Manufacturers' Association Insurance Company. www.pmacompanies.com

PS_B_ZZ_NNRNN_D000_000000_E_XXX_07-22

Your Storage Insurance

Tips to help you have a good rental experience

BADER
Be Assured

888-545-7627

www.BADERco.com

BADER
Be Assured

888-545-7627
www.BADERco.com

STORE WITH PEACE OF MIND

Are your valuables protected?

Protect your valuables from loss or damage with the specially designed BADER Insurance Program. We are committed to providing you access to an easy contents insurance solution with great coverage and affordable prices for your valuables.

Some of what the 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 pages 4 and 5 of this brochure, the Certificate of Property Insurance, and Enrollment Disclosure Summary of Coverage for additional coverages, exclusions, and details.

Check your policy

Your current renter's, homeowner's, vehicle/automobile, watercraft, personal liability, business or other insurance policy may provide coverage for your stored property. Consult your insurance agent to determine if your property is covered while in storage and review your policy exclusions, deductible amount, and coverage limits. While you may already be covered through other policies, the Bader Insurance Program may provide more specialized coverage.

BADER program features

Coverage for your personal property stored in your leased unit will be provided under the storage facility's policy. Purchase of this Insurance is NOT REQUIRED to rent storage space.

This brochure contains only a general description of the coverages and does not constitute a contract. A Certificate of Property Insurance and an Enrollment Disclosure Summary of Coverage will be provided after your election of coverage.

The employees of the storage facility are not AUTHORIZED to evaluate the adequacy of your existing personal insurance coverage.

Additional coverage options available in some states.

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 which include flood, & unexplained disappearance. Please refer to the Certificate of Property Insurance & Enrollment Disclosure Summary of Coverage for a complete list of exclusions.

Storage tips to help protect against loss

lock your 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 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, separate place.

How to file a claim...the easy way

STEP 1: Ensure 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 claims adjuster.
STEP 3: If a criminal act appears to have taken place, such as vandalism or burglary, contact local police department to file a police report.
STEP 4: Call a customer service representative:

Toll-Free: 855-805-7433 or visit
BADERco.com/BaderWEB to file a claim.

Relax and rest assured that the claims process will be easy. Claim payments are based on actual cash value of the property. The value of the property will be determined at the time of loss or damage and will be the lesser of the following amounts: (1) The actual cash value of the property; (2) The cost of reasonably restoring the property to its condition immediately before loss or damage; or (3) The cost of replacing the property with substantially identical property. In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

If you have any questions about this coverage, feel free to contact us:

PROGRAM ADMINISTRATOR
Property First Group LP
PO Box 22130, York, PA 17402
Toll Free #: 888-545-7627
info@BADERco.com
PA License #: 588404 I www.BADERco.com

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 property stored at this location or by presenting evidence of other applicable insurance coverage. If this facility requires insurance as a condition of a self-service storage rental agreement, the requirement may be satisfied by the purchase of this coverage, or by presenting evidence of other applicable insurance coverage. This facility and employees are not and may not claim to be a licensed insurance producer or insurance agent and 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 in accordance with applicable law. A Specimen Certificate of Property Insurance and Enrollment Disclosure Summary of Coverage is available for you to review at this facility. Insurance provided by PMA Companies. Coverage is subject to actual policy language.