

Resident Benefits Package

Five protections & perks for a safer, simpler renting experience.



Property Damage Liability Insurance

Most first-time renters assume the landlord's insurance covers them, but it doesn't. If you or one of your roommates accidentally cause damage to the home, you could be personally on the hook for tens of thousands in damage. This policy covers up to \$100,000 in fire, smoke, explosion, water, or sewer backup damage caused by negligence, so one mistake won't become life-altering debt.



Monthly Air Filter Replacements

Changing your air filter monthly is a lease requirement. A clogged filter forces your HVAC to overwork, driving up your electricity bill and pushing dust and allergens into the air you breathe. A replacement filter costs \$10–\$15, and you'd have to buy and install one yourself every single month. We handle the purchasing and installation automatically, so you stay compliant with your lease, breathe cleaner air, and keep your utility costs down without thinking about it.



Piñata Rewards Marketplace

Piñata rewards on-time payments with points redeemable for Amazon, Starbucks, Target, Uber Eats gift cards, and access to exclusive discounts on everyday expenses. Members save up to \$4,500/year. That's over \$375/month in value against a \$35.95 package cost.



Rent Credit Building

Your credit score is a financial GPA that follows you everywhere. A good score means lower interest rates on car loans or getting approved for your next apartment without a co-signer. Most students have little or no credit history. Paying rent is one of the easiest ways to build it, but only if it gets reported. We do that automatically, and can backfill up to 24 months for an immediate boost.



\$1M Identity Theft Protection

1 in 4 Americans experience identity fraud and adults 18–24 are among the most targeted because they rarely monitor their credit. Someone can open a credit card or take out a loan in your name and you won't know until real damage is done (the average direct financial loss per victim of identity theft as of 2021 is \$880). Without help, fixing it can take up to 200 hours over 6–12 months. This coverage means a US-based specialist does it for you, backed by \$1M from AIG and monitoring through IBM Watson.

\$32.00
PER MONTH

Provide your own liability insurance (\$100,000+ coverage) for a discount.

\$35.95
PER MONTH

Our standard RBP. Includes everything listed above.

\$35.95+
PER MONTH

Request a quote from Second Nature (qrco.de/bgWBPx) to add protection of your possessions to your Insurance policy. Pricing depends on your desired coverage.