MultiSite Feature: Renters Insurance Version 2 with Roommates

Renter's Insurance information can be tracked on each resident and roommate, including insurance history.

Information can be edited in the Renters Insurance form. This form is located in the Tenants module under the group sidebar "Tenant Actions" and the icon "Renters Insurance".

Renter's insurance information is not captured during the move-in process. The information needs to be added after the tenant is moved in to MultiSite software. To enter the information:

1. Get focus on the tenant.
2. Click group sidebar "Tenant Actions"
3. Click icon "Renters Insurance"
4. Select an Occupant.
5. Press "Add New" button.
6. Fill out the information in the form and save -->.
7. **After saving, enter the auto bill item, if necessary!**

Step by Step Instructions

1. Select the Occupant from the "Select Occupant" dropdown. This dropdown contains both the tenant and all other occupants. The dropdown contains both Tenant and Roommate records.

     Note: The designation of a "Roommate" is determined from the Occupants table.   "Roommate" checkbox must be checked.

2. If you get a message indicating there are "no records for this occupant", or you want to add a new record, press the "Add New" button.
3. You do not have to fill out all fields on this form to save the record. Fill out as much information as you can. The form will let you know if you are missing some required information.

    a. You DO NOT HAVE to enter an "Insurance Date Expires" date. This date will be automatically calculated after you "Save" the new record. The Insurance Type "HO4" will not recalculate the expiration date.
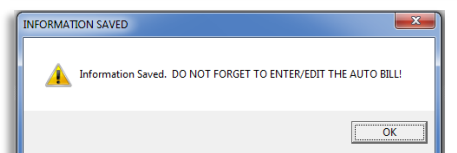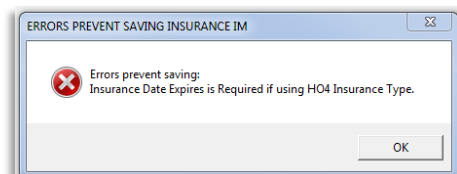
b. Insurance Type "HO4" must have an expiration date.
4. If you are saving an Insurance Type = "RLL" you will receive a message to enter an auto bill for the renters insurance.
5. To help you manage the renters insurance compliance there is a report called "Renters Insurance".

The tenant note will contain a summary of the information on the form and the contents of the "Tenant Note Comment" field. The Note also recorded for co-tenants/roommates.
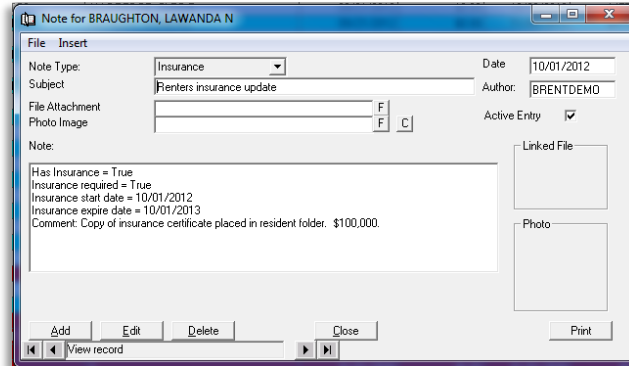
Frequently Ask Questions about the Renters Insurance

1. How do I undo or set a resident to "No Insurance"?
   a. Select the "Insurance Type" "NONE" from the dropdown list. Most of the fields disappear and you can only enter date "Insurance Begins" and a comment. You do not need to enter an expiration date. The expiration dates are self-maintaining. The next time you enter a change of insurance the expiration date will automatically calculate.

2. How many insurance records can I enter?
   a. Typically you will only enter the most recent Insurance information. The entering of historical data is not necessary for the management of your property. Below is a screen shot of what the insurance history might look after several records have been entered.

3. Our property is using RLL (Renters Legal Liability) for renters insurance. Is this feature integrated with RLL?
   a. Yes, the information on all residents are transmitted daily to RLL. RLL processes the information and takes action according to your agreement with RLL.
   b. It is important that the daily information transmitted to RLL is accurate. The data entry form re-calculates "Expire Dates" automatically so the information is as accurate as possible for RLL. Only the most recent record information is transmitted to RLL. In the example above, the first record in the grid is transmitted. The other records will never be transmitted to RLL. Since only the most recent insurance update is relevant, MultiSite will recalculate any older records so they do not have a Expire Date like "01/01/2599". Note: Any records you save with an "Expire Date" of "01/01/2599" may be recalculated to an "Expire Date" one day prior to the next "Begin Date".

4. What is the "HO4" insurance type?
   a. The designation of "HO4" means the resident has chosen to not use RLL as their renter insurance provider and has contracted renters insurance with another company. Ask you Management Company for instructions regarding the required documentation for proof of insurance.
5. The resident ID sometimes has a small "c" in front of a number, what does the "c" designate?
   a. In MultiSite software the head of household residents are called Tenants and they have a unique Tenant id. This Id is always a number.
   b. Roommate or Co-tenant information or other occupant type is held in the "Occupants" table. The small "c" indicates the resident is not a HOH and helps MultiSite find the information quickly. The "c" ensures that each resident has a unique identifier. This is auto generated.
   c. All Roommates must be entered into the Occupants table.
6. How do I know what to enter for the "Insurance Date Expires"?
   a. When you are entering data the only time you need to enter an expiration date is when the "Insurance Type" "HO4" is selected. When you choose "HO4" the expiration date is required. You will not be able to save the record until a valid expiration date is entered.
   b. RLL Insurance type: do not enter the expiration date.
   c. HO4 Insurance type: Expire date is required. If you do not know the expire date do not enter an insurance record until you have a certificate with the expire date.
   d. None Insurance type: do not enter the expire date.
7. How can I edit? All the fields are greyed out.
   a. Get focus on a record in the grid.
   b. Press the "Add New" button.
8. Do I have to enter Occupants to use Renters Insurance features?
   a. Yes.
9. How do I enter a new Occupant/Roommate record?
   a. Get focus on a unit.
      i. Click on the group sidebar "Tenant Actions", then click "Add Occupant" icon.
      ii. Or, you can right click from the Occupant Grid.
10. How do I edit an existing Occupant/Roommate record?
   a. Get focus on a record in the grid.
      i. Right Click, choose "Occupants Grid"
         1. Get focus on an occupant and right click.
            a. Choose "Edit Occupant"
11. Are Insurance renewal dates tied or related to the Lease dates?
   a. The Lease start and expiration dates and the Renters Insurance dates are not related.
12. When will all our residents be able to setup an account on PayLease?
   a. This feature is available now.
   b. Residents who want a PayLease account are required to have an Occupant record with either the Roommate or Co-Tenant = True.
   c. If a roommate calls you and asks for a PayLease ID, lookup their "Occupant ID" and place a "c" in front of the number. Example: ID = 12345 their PayLease ID would be "c12345".
   d. To find their ID

Summary of Tasks to implement Roommates for RLL:

- Add Roommates to Occupants table using the "Add Occupant" method.

  > **Note:** The addition of Roommates and/or other family members will also be necessary for online payments. Paylease needs unique ID's and the unique ID's are generated from the Occupant/Roommate table.

  - Always check the "Roommate" checkbox to indicate a roommate relationship.
  - Check the "Co-Tenant" checkbox to indicate an occupant that may want to pay online.
  - Not necessary to select "Relationship" if occupant is a roommate.
  - Optional to include birthdate. Birthdates can be used for newsletters and for age calculation. Age calculation is only used to find occupants over 18 years. Anyone over 18 or listed as a co-tenant will be transmitted to PayLease with their unique id so they can pay online.
- During the first year your property is using RLL, it is not necessary to add the insurance type "None" to existing tenants.
- Required to enter an insurance record for roommates. The first year of RLL startup you may enter insurance type "NONE" to roommates. After first year enter "RLL" or "HO4"
- Your move-in procedure needs to include the assignment of Insurance.
- You may want to include the addition of occupants prior to your "Copy To Move In".
  - Renter Insurance form is not available for the Applicant or occupant/roommates.

Rental Insurance form Tips:

- Open the Rental Insurance form by getting focus on a tenant then clicking the "Rental Insurance" icon.
- Once the form is open you do not have to close the form and repeat the process to get focus on another tenant.
  - You may type in the unit id or press "F2" to get a list of Units.
- Insurance type "RLL":
  - The only field you need to enter is the "Insurance Date Begins".
  - You may enter a future date.
  - This insurance type does not ever need to be renewed. The insurance is self-renewing until the resident moves out or another insurance record is added.
  - If a resident changes to "NONE" or "HO4" insurance type then enter a new insurance record.
- Insurance type "HO4":
  - Required entry of "Insurance Date Begins" and "Insurance Date Expires".
  - Encouraged to enter "Insurance Policy ID" and "Insurance Company"
  - This insurance type does expire and you will need to add or edit the expiration date.
- Insurance type "NONE":
  - Necessary to enter a record for each roommate, even for the first year.
  - If resident/roommate notifies that they no longer are covered by insurance then enter a "RLL" record.
  - After first year of RLL all residents will need to have either "RLL" or "HO4" coverage. The "NONE" insurance type will no longer be used.