

second nature®



RESIDENT BENEFITS PACKAGE

Frequently Asked Questions



Who is Second Nature?

Second Nature works with professional property managers to deliver top-tier resident experiences to over 1M residents nationwide. As a trusted partner, they power many aspects of our resident benefits package behind the scenes, ensuring a smooth and enjoyable experience for all.

What is an RBP?

The Resident Benefits Package (RBP) is a suite of services designed to provide savings, convenience, and professional services to all residents.

Visit secondnature.com/residents to learn more or reach out to residenthelp@secondnature.com with questions.

FREQUENTLY ASKED QUESTIONS

Resident Rewards



What is Piñata and how does it work?

Rent day is now rewards day. With Piñata's Resident Rewards program, you'll earn gift cards and substantial savings just for signing up. Pay rent on time to earn Piñata Points, redeemable for discounts and virtual gift cards in the Piñata Marketplace via the mobile app or their website.

How do I set up my rewards account?

Shortly after you've signed your lease and moved into your home, you'll receive an email from Piñata, our rewards partner. Simply follow the instructions to access your rewards account.

How do I earn rewards?

You'll be greeted with an initial reward of Piñata Points which you can use for in-app purchases or towards virtual gift cards to retailers like Amazon, Target, Apple, and more! You'll receive additional rewards with greater usage and with each timely rent payment.

How do I use my rewards?

Log into the Piñata app or website to view your rent due date and amount. Watch your Piñata Points grow with each on-time payment, and redeem them for rewards in the Marketplace tab whenever you're ready.

I'm having an issue with the Piñata app, how can I resolve this?

Piñata offers a chat feature which links directly to their customer support team.

FREQUENTLY ASKED QUESTIONS

Credit Building



What is credit building?

Credit scores are used to determine creditworthiness, which impacts how favorable the terms of any loans you take out, whether it's credit cards, personal loans, car loans, or a mortgage for a home. We will monitor your on-time rent payments and report those payments to the credit bureaus, so your credit score will increase just for paying your rent on time. The best part is, we report to all three of the national credit bureaus (Experian, TransUnion, and Equifax), so that your rent payments have the maximum impact on your credit score.

Once rent payments get reported (it could take up to 90 days from your first rent payment on RBP), they'll appear as a new trade line on your credit report. The trade line will continue to show timely rent payments throughout your time living with us.

Why are you reporting my rent payments to the credit bureaus?

For most people, housing payments are their greatest monthly expense. We think it's only fair that our residents benefit from their timely rental payments.

What if there's multiple people paying rent? Who gets the credit score boost?

Our credit building service covers everyone in the unit that's listed on the lease, and at least 18 years of age. It doesn't matter how you're splitting up rent, or if you've got someone living with you who isn't contributing to the rent at all. As long as the full rent amount is received on time, everyone in the unit will see their credit scores improve. It's that simple!

FREQUENTLY ASKED QUESTIONS

Renters Insurance Program



 **Liability and contents covered***

What's covered under the master policy?

\$100,000 of property damage, \$100,000 of personal liability, and \$25,000 of dog bite coverage if you have a registered animal. Your policy also may include \$10,000 contents coverage.

How do I know what my policy covers?

You will receive your Evidence of Insurance (EOI) and complete policy details in the weeks following enrollment. In the meantime, feel free to request a copy of the Master Policy** Summary from Second Nature by emailing insurancesupport@secondnature.com.

How do I make a claim?

Go to insurance.residentforms.com and click "Submit Your Claim" in the navigation bar. If you have a third-party policy, please contact your carrier to submit a claim.

What are my out-of-pocket expenses?

Your monthly premium is included in your Resident Benefits Package. Additionally, like any insurance, you will be responsible for any applicable deductible which can range from \$0 to \$500 depending on the claim type.

What type of events are NOT covered under my policy?

- Damage to the premises that is not caused by the resident
- Vandalism/intentional damage
- Pests (e.g. squirrels, mice, ants, roaches, etc)
- Flood damage
- Wear and tear
- Theft or disappearance of personal property that does not result from burglary/forced entry.
- Natural causes (hurricanes, tornadoes, etc.) If these are covered, it typically would be through the homeowner's policy.

Who can I contact for more information or assistance?

If you have any questions about Second Nature's renters insurance program, email insurancesupport@secondnature.com or visit insurance.residentforms.com/faq.

*Contents coverage is not included in all policies and is subject to availability and choice of policy. Please refer to your policy for exact coverage.

**Important Note: The Master Policy is not an H04 renter's policy. Please see policy disclosures for details of coverage.

Renters Insurance Program is provided by Second Nature Insurance Services, LLC (NPN 20224621). For questions or claims related to your Renters Insurance Program, please contact claims@secondnature.com.