



1 March 2015

Dear Resident,

Effective 1 January 2015, in accordance with the 2015 National Defense Authorization Act (NDAA), renter's insurance is no longer a zero out-of-pocket benefit to service members.

In an effort to allow residents time to make the necessary adjustments and obtain replacement insurance, The Villages of Benning has chosen to extend our commitment as follows:

- If your lease began **on or before 31 December 2014**, renter's insurance will continue to be provided through 31 December 2015.
- If your lease began **between 1 January 2015 and 28 February 2015**, renter's insurance will no longer be provided starting 1 May 2015.
- If your lease begins **on or after 1 March 2015**, renter's insurance will not be provided.

The Villages of Benning strongly recommends that all residents purchase and maintain a renter's insurance policy throughout their residency at The Villages of Benning to protect themselves against claims for property damages and physical injury or any loss or damage to personal belongings caused by the resident or the resident's occupants or guests.

We appreciate your attention and cooperation regarding this DOD implemented change in BAH funding. If you have any questions, please see the attached Frequently Asked Questions (FAQ) form, or reach out to us at (706) 685-3939.

Respectfully,

Kathy Barry
Community Director



Renter's Insurance Frequently Asked Questions (FAQ):

1.) Why is the Department of Defense no longer providing renter's insurance as part of my BAH?

According to the Department of Defense, adjustments were made to the 2015 Basic Allowance for Housing in an effort to slow the growth of certain military pay and benefits in a fair, responsible, and sustainable way. As a result, elimination of renter's insurance was one of the key adjustments made.

2.) I was assigned to housing before 2015; do I need to obtain my own renter's insurance?

As of 1 May 2015 Renter's insurance will no longer be provided. We strongly recommend that all residents purchase and maintain a renter's insurance policy throughout their residency at the Villages of Benning.

3.) I thought renter's insurance was free; when did it become a component of BAH?

Until 2015, renter's insurance was always funded as a component of a Service Member's BAH. The new BAH program does not include this component, and Service Members will now be responsible for providing their own renter's insurance.

4.) Am I required to purchase my own renter's insurance?

No, at this time it is not a requirement to purchase one's own renter's insurance, though it is highly recommended. There are many insurance providers that offer affordable renter's insurance and even offer discounts and incentives to Service Members and their families. If you decide not to purchase renter's insurance, you will be held liable for any and all costs associated with replacing or repairing damages to your personal property due to theft, natural disaster, weather, fire, etc. You will also be held liable for any damage to our home due to resident negligence.

5.) What renter's insurance carrier do you recommend?

Though we cannot endorse a specific insurance provider, below you will find a list of reputable providers that are available to you. Be sure to inquire about military discounts.

- USAA: www.usaa.com
- Progressive: www.progressive.com
- Allstate: www.allstate.com
- State Farm: www.statefarm.com
- GEICO: www.geico.com
- Armed Forces Insurance: www.afi.org