

RPM ECLIPSE ACCIDENTAL DAMAGE BENEFIT TERMS & CONDITIONS



The Accidental Damage Benefit is a limited resident benefit included in your Resident Benefits Package.

It is not insurance, and it is not a security deposit, deposit alternative, or waiver. This benefit does not replace renters insurance or any obligations you have under your lease.

1. ELIGIBILITY

- You must be an active resident with a signed lease for the property where the damage occurred.
- You must be enrolled in the Resident Benefits Package at the time of the incident and when the benefit is requested.
- The property must be managed by RPM Eclipse.
- You must be current on rent and any charges due to RPM Eclipse.

2. BENEFIT LIMITS

- Up to \$250 for any one (1) qualifying incident.
- Up to \$250 per calendar quarter (January–March, April–June, July–September, October–December).
- Up to \$1,000 during any consecutive 12-month period of enrollment.
- Unused amounts have no cash value, do not roll over, and cannot be transferred or applied to rent or any other charges.
- If the cost of the repair exceeds \$250, you are responsible for the balance.

3. WHAT IS COVERED

This benefit applies to sudden, accidental, and unintended physical damage to the interior of the rental property caused by a specific, identifiable event during your tenancy.

Examples of eligible damage may include:

- Holes in drywall from an accidental impact
- Broken interior doors
- Cracked floor tile
- Chipped or cracked countertops
- Stains to carpet from a one-time accidental event
- Broken blinds
- Broken cabinet doors
- Accidental damage to sinks or fixtures

4. WHAT IS NOT COVERED (EXCLUSIONS)

This benefit does not apply to the following:

- Pet damage of any kind
- Intentional damage, misuse, abuse, negligence, or reckless conduct
- Normal wear and tear or deterioration
- Damage that occurs gradually or results from repeated conduct
- Failure to clean or maintain the property
- Smoking, vaping, marijuana, candle, incense, or soot damage
- Water damage resulting from failure to promptly report a leak, overflow, or plumbing problem
- Unauthorized guests or occupants
- Damage caused while violating the lease or law
- Criminal activity
- Damage to personal belongings, vehicles, or guests' property
- Damage to common areas, HOA property, or landscaping
- Cleaning, maintenance, cost of supplies, or cosmetic upgrades
- Pre-existing damage
- Damage discovered or first reported after move-out

5. YOUR RESPONSIBILITIES

- Submit a Maintenance Request through your tenant portal as soon as possible, and no later than 72 hours after you discover the damage.
- Do not repair, hire anyone, or authorize any work without written approval from RPM Eclipse, except where immediate action is necessary to prevent additional property damage or address an emergency.
- Allow RPM Eclipse access to inspect the damage.

6. CLAIM PROCESS

1. **Report:** Submit a Maintenance Request through your tenant portal within 72 hours with a description of what happened.
2. **Provide Documentation:** RPM Eclipse may request the following:
 - Clear photos of the damage
 - Additional information or inspection as needed
3. **Approval:** RPM Eclipse will review your claim and determine eligibility.
4. **Repair:** If approved, RPM Eclipse will determine the appropriate repair solution and schedule the work with a qualified vendor.
5. **Benefit Applied:** The cost of the eligible repair must be paid upfront. Once the qualifying incident is confirmed, a credit of up to \$250 will be applied to your tenant portal for the incident. The maximum benefit is \$250.00 per quarter.

Repairs are completed by RPM Eclipse's approved vendors. You will not be reimbursed for repairs arranged or completed without prior written authorization.

7. IMPORTANT TERMS

- Multiple damages resulting from the same event will be considered one (1) incident.
- Approval of this benefit does not constitute a determination or admission by RPM Eclipse or the property owner regarding responsibility, liability, lease compliance, or the total amount of damages.
- This benefit does not apply to repairs that are the responsibility of the property owner or landlord under the lease or applicable law.
- This benefit does not reduce, replace, satisfy, or modify any security deposit requirement, security deposit alternative (such as Obligo), or any of your obligations under the lease.
- RPM Eclipse may request additional information and may deny a request if there is insufficient information to establish that the damage resulted from a qualifying accidental event.
- Fraudulent, false, or materially misleading requests are strictly prohibited and may result in denial of the benefit and additional action allowed by law or your lease.
- All tenant responsibilities outlined in your Lease Agreement remain in effect and are not covered by the Accidental Damage Benefit.

8. TIME LIMITS

- Invoices or receipts for eligible repairs must be dated within 90 days of the incident.
- This benefit only applies to incidents that occur while you are an active resident and actively enrolled in the Resident Benefits Package.
- The benefit does not apply after move-out.



Questions? We're here to help! Contact us through the resident portal or call our office at (425) 209-0252.

These Terms & Conditions may be updated from time to time. The most current version is available at www.rpmclipse.com under the "Tenants" tab.

ACCIDENTAL DAMAGE BENEFIT – HOW IT WORKS



You remain responsible for any costs above \$250 and for damages that are not eligible under these Terms & Conditions.