



Discrimination Claims Coverage for Property Managers and Owners

Property owners and managers are more susceptible to discrimination charges even if they have impeccable business practices.

- Pay-on-behalf-of coverage for property owners and managers of residential and commercial rental properties.
- Coverage responds to allegations of discrimination in renting and leasing due to gender, ethnicity, sexual orientation or other discriminatory acts.
- First dollar defense. Covers fees and expenses incurred in defense of the insured.
- Coverage includes Fair Credit Reporting Act, class action lawsuit, claims brought by HUD or similar local authorities, punitive damages (where allowed by law) and public relations expenses equal to 2.5% of policy limit.
- Minimum premiums (below) are applicable to loss/incident free accounts managing up to 600 units.
 - \$1,600 for \$500,000/500,000
 - \$1,860 for \$750,000/750,000
 - \$2,000 for \$1,000,000/1,000,000



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