



Tenant Discrimination Claims Made

Tokio Marine HCC's Tenant Discrimination Reimbursement Insurance provides protection to property managers and property owners from discrimination claims brought by current, prospective or former tenants.

Product Highlights

- LIMITS available: \$250,000 to \$1,000,000
- Minimum Premium: \$550
- Minimum Deductible: \$2,500
- Full prior acts coverage for most risks
- Free choice of counsel
- Coverage extended to property owners on property manager policies
- Coverage extended to property managers on property owner policies
- Covers settlements or judgments
- Covers HUD charges alleging discrimination, including discrimination in violation of ADA law

Key Features

- Schedule of properties not typically required
- Coverage extends to retail, office and industrial properties
- Coverage available nationwide
- One year extended reporting period available
- Additional locations can be added midterm
- "Tenant" defined broadly to include Fair Housing Testers and Guests of a Tenant
- Includes Sub-limits for Fair Housing Training Costs, Court Attendance Costs, and Fair Credit Reporting Act Proceedings



Eligible Classes

Residential property managers and/or owners (apartments and other residential properties), commercial property managers and/or owners (retail, office and industrial spaces)

Ineligible Classes

Mobile home and RV parks or communities, religious facilities/organizations, banks, government agencies, hotels/motels, bed and breakfasts



Tokio Marine HCC Professional Lines

Contacts

Dan Mogelnicki

Senior Vice President, Underwriting
Professional Lines

646.889.1123 | dmogelnicki@tmhcc.com

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.

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