



Tenant Discrimination Claims Made

Tokio Marine HCC – Cyber & Professional Lines Group is a market leader of professional liability coverage. We have more than 30 years' experience in underwriting professional liability and are backed by the strength of a leading international insurance holding company, making us well-equipped to handle complex insurance needs of this segment.

Our carriers are rated with the top financial ratings:

S&P.....A+(Strong)
Fitch Ratings.....AA-(Very Strong)
AM Best.....A++(Superior)



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: \$100,000 to \$2,000,000
- Minimum Premium: \$1,300
- Minimum Deductible: \$5,000
- 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



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Tenant Discrimination
Claims Made

Key Features

- Coverage extends to retail, office and industrial properties
- Coverage available nationwide
- One to three years 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), condominiums and Homeowners Associations

Ineligible Classes

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

Ineligible Territories

New York, Washington

Please contact us today for more information about our comprehensive insurance solutions.

Tokio Marine HCC - Cyber & Professional Lines Group

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Submissions can be sent to
TenantSubmissions@tmhcc.com

Or visit our website at
tmhcc.com/pro

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.