



# Tenant Discrimination Insurance



Our Tenant Discrimination Reimbursement Insurance delivers coverage built for today's property owners and property managers. Backed by more than 30 years of specialized professional liability underwriting expertise, we focus on the exposures that matter most: discrimination claims brought by current, prospective, or former tenants, including Fair Housing, HUD, and ADA-related allegations.

We designed this coverage to respond to the real-world challenges of managing residential and commercial properties, where tenant disputes can quickly become complex, costly, and multi-party claims. The result? Practical, responsive Tenant Discrimination Reimbursement Insurance with broad coverage terms, competitive premiums, and claims support backed by a proven track record when it matters most. With a streamlined quoting process and fast one-hour turnaround, we make it easy to move from interest to action.

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

## Coverage Overview

### Coverage Highlights

- Limits available: \$100,000 to \$5,000,000
- Excess Tenant Discrimination coverage available
- Minimum Premium: \$800
- Minimum Deductible: \$5,000
- Full prior acts coverage for most risks
- Free choice of counsel — You may use your own attorney, or we can assist by recommending from our panel of qualified firms
- 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

### Risks

#### 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





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## Key Features

- Coverage extends to retail, office, and industrial properties
- Coverage available nationwide
- Excess Tenant Discrimination coverage available
- One to three years extended reporting period available
- Additional locations can be added mid-term
- "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

## Claims Examples for Client Conversations

A property owner managing dozens of apartment complexes faced allegations of noncompliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) after a tenant claimed that automatic door openers were not available at certain building entrances. The tenant retained an ADA consultant, expanding the matter into a broader accessibility review of the property. Between defense expenses, expert fees, and settlement payments, total claim costs reached nearly \$153,000.

This claim underscores how a single accessibility complaint can quickly escalate into a costly, complex matter involving legal defense, consultant reviews, and settlement exposure.





A property management company overseeing an affordable housing community was sued by a prospective tenant after denying the tenant's rental application. The claimant alleged discrimination based on race and physical disability and sought more than \$3 million in damages under federal and state civil rights statutes, including the Fair Housing Act, ADA, Section 504 of the Rehabilitation Act, and 42 U.S.C. §§ 1981 and 1983.

Although the matter did not reach the multimillion-dollar demand, total claim costs, including defense expenses, fees, and settlement payments, reached nearly \$85,000.



For more information about our Tenant Discrimination Insurance coverage, please email [TenantSubmissions@tmhcc.com](mailto:TenantSubmissions@tmhcc.com)

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The scenarios used are examples of the types of claims and associated costs commonly seen and do not represent a comprehensive explanation of any one particular claim. While the subject coverage is designed to address certain risks and associated costs, coverage may not be available in all circumstances. Each reported claim will be evaluated on a case-by-case basis. The actual policy or endorsement language should be referenced to determine coverage applicability and availability.