



## 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: \$100,000 to \$1,000,000
- 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

### 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



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### Tokio Marine HCC Professional Lines

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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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