



Liability Coverages

February 2023

Master Liability Coverages



Master Liability Policy

Standard

\$100k per occurrence - \$0 deductible



Fire



Water Backup of
Sewer, Drain or Sump



Explosion



Smoke

Expanded

\$100k per occurrence - \$0 deductible



Falling
Objects



Overflow of
Appliances



Freezing
Pipes



Collapse

Additional

Limits vary - \$250 deductible



Pet
Damage



Bed Bug
Remediation



Mold
Remediation



Loss of
Rental Income

- Coverages assist with negligent resident-caused damage to the home/unit or common areas
 - Home/unit must be enrolled in the policy
- Damage must relate to one of the above-mentioned coverages

Master Liability Coverages



Personal Liability Coverages

Personal Liability

\$100k for tenant premises liability; \$0 deductible



Dog Bite Liability

\$25k per occurrence - \$0 deductible



Additional Living Expense

\$1,000 per occurrence



- Dog bite/bodily injury must occur on premise
 - Home/unit must be enrolled in the policy
- Damage must relate to one of the previously mentioned coverages for ALE to apply

Master Liability Coverages



Contents Coverages

Standard

\$10k per occurrence - \$500 deductible



Fire /Lightning



Water



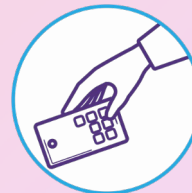
Wind /Hail



Explosion



Smoke



Burglary

Common Exclusions



Master Policy

Property Liability

The below perils are excluded



Natural Causes



Wear and Tear



Equipment Breakdown



Flood



Intentional Damage

Resident Contents

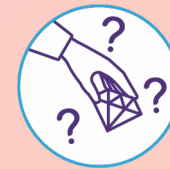
The below perils are excluded



Off Premise Losses



Flood



Theft

• A loss is considered “theft” when it’s a mysterious disappearance with no evidence of forced entry