

Master Liability Coverages

Master Liability Policy

Standard

\$300k per occurrence - \$0 deductible



Fire



Water Backup of
Sewer, Drain or Sump



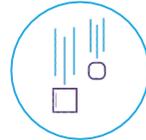
Explosion



Smoke

Expanded

\$300k per occurrence - \$0 deductible



Falling
Objects



Overflow of
Appliances



Freezing
Pipes



Loss of
Rental Income



Collapse

Additional

\$1k per occurrence- \$250 deductible



Pet
Damage

- 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

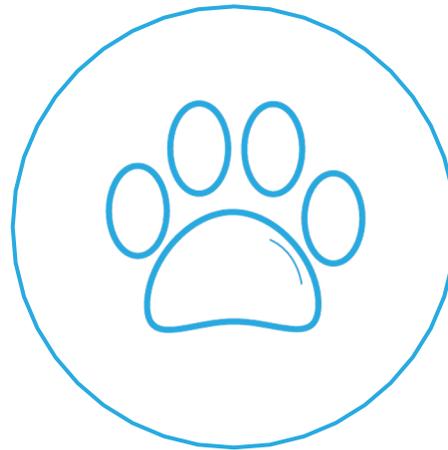
Personal Liability

\$300k for tenant premises liability; \$0 deductible



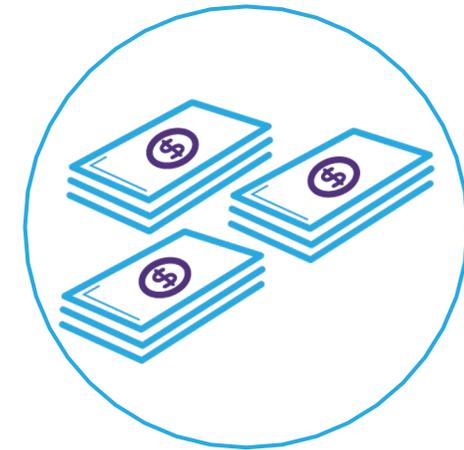
Dog Bite Liability

\$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



Bed Bug Remediation



Equipment Breakdown



Flood



Intentional Damage



Mold Remediation

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