



RENTAL PROPERTY CLAIMS:

A Guide to Prevention and Mitigation

Being a landlord is stressful, especially when dealing with a property or liability issue at one of your rental properties. The bad news? Claims are bound to happen from time to time. The good news? There are many things you can do to mitigate or prevent these claims from occurring at multifamily housing or rental dwelling properties.

Here is a list of the most common claims and what YOU can do to minimize your risk.

01 

Freeze-Related Water Claims Frozen water pipe damage is very common and a burst pipe can cause thousands of dollars of damage.

TIP

If you have a leak, turn off the water immediately and call a licensed plumber to make repairs. Disconnect garden hoses from outdoor faucets each winter. Turn up the heat and open cabinet or closet doors to let that heat reach pipes.

02 

Tenant-Caused Fire Accidents happen. Cooking fires remain the #1 cause of residential structure fires.

TIP

Provide tenants with tips on safe cooking, enforce a no smoking policy, and install stovetop fire mitigation devices. Perform periodic checks of all heating equipment and systems to catch a problem before it's too late.

03 

Vandalism This is the *intentional damage* to your property without your consent, including smashing mailboxes, breaking windows, tampering with electricity or plumbing, or spray-painting graffiti.

TIP

Prevent vandalism by having bright security lights outside the property, plant bushes and shrubs close to the property to make it harder for vandals to approach, and install security lights.

04 

Severe Weather Heavy storms can bring trees and branches down, hail can cause damage to windows and roofs, and hurricanes and tornadoes can completely wipe out buildings.

TIP

As soon as a storm is announced, enact your safety plan to prepare your property. Secure outside fixtures or bring them indoors, clear gutters and storm drains, and install hurricane shutters.



05



Sewer Backups A sewer backup can cause thousands of dollars in damage to everything from floors, walls, furniture, electrical units, and much more. They are most often caused by the age of the system, tree roots, and sanitary main blockages.

TIP

Educate tenants on properly disposing of grease and paper products to avoid clogging. You can also cut tree roots on your property and replace your line with new plastic pipes.

06



Snow and Ice Slips and Trips Snow accumulation on sidewalks, driveways, and parking lots can create hazards. Should someone slip and fall on untreated walkways you are responsible for, it could cost you thousands of dollars.

TIP

Create an Ice and Snow Removal Log to keep track of your properties this winter and stick with it.

07



Potholes, Parking Lot, or Sidewalk Trips and Falls Uneven pavement, potholes, and large cracks can lead to trips and falls on the property. Owners have a duty to take reasonable steps to protect people from known hazards.

TIP

Repair uneven surfaces, potholes, and large cracks as soon as possible. Mark all speed bumps or tire stops, provide proper outdoor lighting, and ensure good handrails are available leading up steps.

Creating Customers for Life at Millers Mutual Insurance With Superior Claims Service

We strive to exceed our customers' expectations across all points of contact, especially when they need us most. Our customers benefit from our niche focus in multifamily housing by having expert claim specialists to handle the types of claims our core customers experience. We are here to settle claims as painlessly, reasonably, and quickly as possible.

Our Promise to Our Agents and Customers

- Claims are handled by a Millers Mutual Specialist, not an independent contractor, whenever possible.
- Policyholders are contacted within one business day of a reported claim.
- Our specialists are responsive and apprise our agents of any potential issues.

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.