



TOP 8 INSURANCE COVERAGES

for Multifamily Housing
and Rental Dwelling
Property Owners

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Insurance for a multifamily rental or dwelling property is a must. But what kind of coverage should customers buy? Here are 8 of the most important insurance coverages available through Millers Mutual Insurance.

1

Businessowners Policy (BOP)

A BOP provides higher property and liability coverage limits with greater protection than a dwelling fire policy, including loss of income for single and multifamily dwellings and apartment complexes.

2

Employment Practices Liability Insurance (EPLI)

This coverage isn't just for protection against employees. Our policy also provides third-party protection in the event of tenant discrimination when a current or prospective tenant sues.

3

Commercial Umbrella

This is an additional layer of protection for your liability claims that exceed the limits of your general liability policy. Coverage is available up to \$10 million.

4

Flood Insurance

Traditional businessowners policies do not cover losses due to floods, so purchasing a separate policy is a necessity.

5

Tenant Screening

Screening tenants used to be just for large professional property management companies. With SmartMove, a landlord can run an online tenant credit check, eviction history, and criminal background check in minutes.

6

Vacant Express

Vacant Express provides coverage for dwellings or commercial properties that are vacant due to tenant transition or renovations.

7

Workers' Compensation

This insurance provides coverage for medical expenses, lost wages, vocational rehabilitation, and death benefits for employees who are injured, made ill, or die on the job.

8

Data and Cyber Response

Roughly 50% of small businesses say they have experienced a data breach during the past year, and even more report being hit by a cyber attack. This coverage provides financial protection against these breaches and attacks.

About Millers Mutual Insurance

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.