



# When Optional Coverage Turned Vital

Master Liability Program in Action



With a vision of providing quality living spaces for tenants, ambitious couple Emily and Jacob purchased a charming two-story apartment complex. Their property was their pride and joy, a symbol of all their hard work and sacrifice, so they insured it through Millers Mutual – a decision that would save them hundreds of thousands of dollars.

One evening, a tenant's negligence resulted in a catastrophe. The tenant, Alex, an artist who immersed himself in his work, often lost track of time and his surroundings when painting. It was this laser focus that led to his mistake of discarding a lit cigarette. Soon, his unit was engulfed in flames. The complex's fire alarms wailed as tenants scrambled to safety.

In another part of town, Emily and Jacob were awoken by a phone call with the bad news. They rushed to the scene, their hearts sinking at the sight of flames erupting from their beloved building. Once the fire had been fully extinguished, the couple got an update: Miraculously, no one was injured, but the damage was extensive – easily \$300,000. Emily and Jacob left a message for their insurance agent, Blaine, their minds racing with worry.

Months before, Blaine was introduced to the Master Liability Program available through Riverside Brokerage Services. The program helps cover damages caused by tenant negligence and has a low cost that's passed on to tenants through their rent. Seeing its potential, Blaine immediately mentioned it to Emily and Jacob, who seized the opportunity to better protect their investment and implemented \$300,000 of coverage for each tenant.

Because of this coverage, Emily and Jacob were spared a daunting financial crisis. When Blaine told them that the Master Liability Program would help cover the damages caused by Alex's negligence, a wave of relief crashed over them. They wouldn't have to submit a claim through their Businessowners Policy, which would have required them to pay their full deductible out of pocket and would have resulted in a loss attached to their coverage, potentially impacting their options at renewal.

This success wasn't just a matter of luck but the result of exceptional teamwork. Millers Mutual's underwriting team and claims department, Blaine, and Riverside Brokerage worked in perfect harmony to develop a tailored solution for Emily and Jacob's property and provide a swift response in their time of need.



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Company You  
Can Trust**

Emily and Jacob's foresight in embracing the Master Liability Program transformed what could have been a financial disaster into a manageable situation. Their case stands as a shining example of how important appropriate coverage is for mitigating risks and how innovative insurance solutions like those offered by Millers Mutual and Riverside Brokerage can turn a potential crisis into a story of recovery and hope.

At Millers Mutual, we let our compassion guide the way. Visit [millersmutualgroup.com](http://millersmutualgroup.com) or call **800-745-4555** for more information.