

**Making a Match**

# Millers Mutual Compatibility Checklist

As a multifamily housing landlord, you face unique risks in your business, from tenant damages to liability suits, which makes finding the right coverage for your rental property a challenge. At Millers Mutual, we're committed to simplifying your life. Use this worksheet to see if – and how – we can safeguard your rental property business.

## PART 1: IS MILLERS RIGHT FOR YOU?

- 1. You own a residential rental property in one of the following areas:
  - a. Delaware
  - b. Maryland
  - c. North Carolina
  - d. Ohio
  - e. Pennsylvania
  - f. Virginia
  - g. Washington, D.C.
- 2. You want unmatched stability, personalized support, a network of knowledgeable independent agents, and a dynamic range of rental property coverage options that can be tailored to your needs.
- 3. The property falls under one of the following categories:
  - a. Multifamily housing
  - b. Off-campus student housing
  - c. Affordable housing
  - d. Mixed-used property (such as an apartment above a bookstore)
- 4. Your rental property is no more than four stories tall or \$5 million in value.

---

**If you checked all the above boxes**, congrats! It looks like Millers may be a great fit for you. Move on to PART 2 to discover which coverages we recommend.

**If you didn't check all of the above boxes**, don't fret! Go to PART 3 to see if you could benefit from the other services we offer, including fire safety products and renters insurance.

## PART 2: WHAT COVERAGES DO YOU NEED?

- 1. Your rental property business has vendors, staff, or independent contractors.

**Solution:** Employment Practices Liability Insurance

- 2. You want a comprehensive policy designed to cover property, liability, and income risks.

**Solution:** Businessowners Policy

- 3. You use technology in any aspect of managing your property and tenants, including emails and online payment or application portals.

**Solution:** Data Response & Cyber Liability Insurance

- 4. You have a sizeable portfolio of residential rental properties and want additional peace of mind against large suits or claims.

**Solution:** Commercial Umbrella Insurance

- 5. You want a robust policy that covers the full life of your property, plus liability and income protections.

**Solution:** Building Lifecycle Coverage

- 6. Your rental property is periodically empty due to tenant transitions or renovations, leaving it exposed to increased risk.

**Solution:** Vacant Property Coverage

- 7. You have employees who may become sick or injured on the job, and you want expert advice and resources on preventing workplace accidents, injuries, and illnesses.

**Solution:** Workers' Compensation Insurance

- 8. You want more protection for your rental property business, with additional features and increased coverage limits.

**Solution:** Optional Coverage Enhancements

## PART 3: ARE THERE OTHER SERVICES OR PRODUCTS THAT COULD BENEFIT YOU?

Millers is pleased to offer valuable services and products outside our usual scope to better protect our clients and meet their needs.

- 1. **Renters insurance** policies are available for tenants from Millers agents directly or through their landlord. Tenants are approved without Social Security or credit checks, and coverage includes legal, fire, smoke, and explosion liability, with additional coverages available.

- 2. **Tenant screening** services through our TransUnion SmartMove program ensure that you know who you're renting to, giving you the ability to run credit, eviction, and criminal background checks quickly and easily.

- 3. **Fire prevention** products are designed to minimize the risk and damage of residential kitchen fires. Our clients get preferred pricing on the trusted StoveTop FireStop and Smart Burner products.

## PART 4: GET IN TOUCH!

You rely on your residential rental property to keep your finances in top shape, and you've likely invested hundreds of thousands of dollars in its purchase and upkeep. It only makes sense that you want the very best protection for your property. At Millers, we craft custom coverages to help shield your business from the unexpected and the unfortunate.

With a laser focus on the residential rental property market, we have expert insights into the unique risks and challenges you face each day – and the best ways to protect against and overcome them. Once you've completed this worksheet, find an independent Millers agent near you to discuss your results and get matched with the ideal insurance solutions for your individual risks.