



Focused on Multifamily Housing



Carriers bouncing in and out of the habitational market can make things difficult and create more work for insurance agents. Millers Mutual is a niche-focused, commercial insurance provider targeting the multifamily housing industry in the small business space, and we are here to stay!

Why Agents Choose Millers Mutual

Agents rely on us because our singular commitment to the habitational market makes us reliable in both appetite and approach to pricing. We give agents the consistency their business demands and the confidence they can stake their relationships on.

Appetite Guide: Preferred Risks

- Apartment Buildings
- Garden-Style Apartments
- Dwellings (1-4 units)
- Affordable Housing
- Student Housing
- Row Homes
- Senior Independent Living
- Mixed-Use Occupancy

Our Sweet Spot

Our target customers are commercial property owners investing in real estate with as few as one, or a portfolio of many, habitational properties that are four stories or less in height and \$7.5 million or less in value.



Top 8 Insurance Coverages for Multifamily Housing and Rental Dwelling Property Owners

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



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.



Flood Insurance

Traditional businessowners policies do not cover losses due to floods, so purchasing a separate policy may be necessary.



Commercial Umbrella Insurance

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 \$5 million.



Renters Insurance

Renters insurance protects more than just the renter. Landlords can potentially avoid liability claims from tenants due to damaged property caused by fire, or other covered losses. Additionally, it could help with tenant relocation expenses, protection against property damage, and damage or injuries from pets.



Data Response & Cyber Liability Insurance

Online applications, digital rental agreements, background checks and emails can expose a landlord to a cyberattack. This coverage provides financial protection against these breaches and attacks, protecting you from financial ruin.



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.



Employment Practices Liability Insurance (EPLI)

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



Workers' Compensation Insurance

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.



Have questions? Visit our website by scanning the QR code, or contact Stuart Cohen, Agency Sales & Relationship Leader, at scohen@millersinsurance.com.