



“I don’t discriminate  
against tenants. Why do  
I need insurance for that?”

# Tenant Discrimination Liability Insurance

With access to online filing, it's easier than ever for a disgruntled tenant to file a discrimination claim against a property owner or manager, even if he/she had done nothing wrong.

## The Problem

Tenant discrimination lawsuits are rising and, regardless of their legitimacy, can result in costly and professionally damaging lawsuits against property owners and property managers.

## The Risk

Property owners/managers risk loss of reputation, time and money when named in a tenant discrimination lawsuit.

## The Solution

Tenant Discrimination Liability Insurance offered through Shand Morahan & Co., Inc.

Property owners and managers often say, "I don't discriminate; why do I need insurance for that?" When it comes to allegations of discrimination and violations of the Fair Housing Act, it doesn't matter if discrimination is intentional or not, or even if it actually occurred.

The option to file a complaint with HUD online have made property owners/managers more vulnerable than ever to "nuisance" lawsuits. Tenant Discrimination Liability Insurance from Shand Morahan helps protect them against the disruption of a claim.

## The Shand Advantage\*

- Pay-on-behalf-of coverage for property owners or managers of residential and commercial rental properties.
- First dollar defense. Covers fees and expenses incurred in defense of the insured.
- Coverage includes Fair Credit Reporting Act, class action lawsuits, claims brought by HUD or similar local authorities, punitive damages (unless uninsurable by law) and public relations expenses equal to 2.5% of policy limit.
- Minimum premiums applicable to loss/incident free accounts managing up to 600 units.
- 24-hour turnaround on quotes.
- Financial stability - part of the highly regarded Markel Corp.
- Written through an affiliated A.M. Best "A XIII" rated carrier.

\*For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.