

MILLERS MUTUAL: 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
- ▶ Rowhomes
- ▶ 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 which are four stories or less in height and \$5 million or less in value.

Have Questions?

Contact Stuart Cohen,
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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 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.



Intelligently insuring against difficult risks to ensure relief in trying times.