

Tenant discrimination



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Markel's tenant discrimination policy provides industry leading protection for property owners and managers against claims brought by tenants alleging discrimination.

Key product & coverage features

- 90-day post policy reporting
- Options for deductibles and coinsurance
- Expanded definition of insured
- Modified consent to settle clause 50/50
- Feature for automatic property addition/deletion
- Schedule of managed property not required
- Claim discovery reporting feature
- Enhanced defense provisions
- Sublimit for U.S. H.U.D claims available
- Built in extended reporting period feature
- Fair credit reporting language includes "alleged violation"
- Protects against claims brought by current tenants, former tenants, and prospective tenants
- Also provides protection against claims brought by tenants alleging violations of the Fair Credit Reporting Act
- Claims-made and reported policy; the insurer has the duty to defend
- Provides coverage for allegations of wrongful eviction and personal injury resulting from false arrest

Target classes

- Apartments and other residential rental properties
- Commercial and retail space

Prohibited classes

- Mobile home parks
- Hotels
- Motels
- Condos
- Campgrounds
- HOA

Maximum limits of liability

\$3,000,000

Minimum premium

\$2,000 (\$5,000 for risks in California)

Additional information

- Markel application required

Tenant discrimination claim scenarios

Plaintiffs claim discrimination and harassment based upon familial status and race. Allegations against the property manager include restrictions on children's use of the common area of the housing complex and undue harassment as a result of complaining.

Legal expenses: \$49,000

Damages: \$15,000

Plaintiffs claim failure to rent based on race. Allegations against the property owner include failure to show available apartments to the claimants. Potential tenants of a race different than the plaintiff were shown properties to rent and subsequently secured housing.

Legal expenses: \$72,000

Damages: \$55,000

Plaintiffs claim wrongful eviction based upon sexual orientation. Allegations assert once the property owner learned of the tenant's sexual orientation false grounds for eviction were enforced.

Legal expenses: \$132,000

Damages: \$34,000

Markel regions

Markel Mid South

Plano, TX
469-241-3400

Submissions:
midsouth@markelcorp.com

Markel Midwest

Chicago, IL
847-572-6000

Submissions:
midwest@markelcorp.com

Markel Northeast

Red Bank, NJ
732-224-0500

New York, NY
646-929-5699

Submissions:
northeast@markelcorp.com

Markel Southeast

Richmond, VA
804-747-0136

Alpharetta, GA
678-935-5700

Submissions:
southeast@markelcorp.com

Markel West

Woodland Hills, CA
818-595-0600

San Francisco, CA
415-490-4600

Scottsdale, AZ
480-951-4363

Submissions:
west@markelcorp.com

