

## Tenant Discrimination Liability

Offered by underwriting managers for Markel affiliated insurers

### Coverage Highlights:

- Claims made and reported basis.
- Coverage afforded on a pay on behalf basis with the insurer having the duty to defend.
- Coverage applies to claims arising from Wrongful Discrimination made by a Tenant or an Authority acting on behalf of a Tenant.
- Coverage includes Public Relations Coverage for costs associated with publicity expenses necessary to respond to adverse publicity in the media.
- A 5% co-insurance obligation, capped at 3% of the aggregate policy limit, applies to damages only.
- Automatic coverage for newly acquired properties for up to 60 days from the date of acquisition.

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

### Four Compelling Reasons to Choose Us for Specialty and Niche Insurance Coverage

- **Experience & Reputation** – Our product line leadership has been providing top quality insurance solutions for the specialty needs of niche markets for over 35 years. We are a member company of Markel Corporation, which has been serving the specialty and surplus lines insurance industry for over 75 years.
- **Financial Stability** – All of our affiliated carriers, as part of Markel Corporation's North America operations, are rated "A" (Excellent) by A.M. Best and "A" (High) by Fitch/Duff & Phelps.
- **Claim Response & Resolution** – For over 30 years, our Claim Department has enjoyed a reputation for expertise, responsiveness and professionalism. Our dedicated claims staff, many of whom are attorneys, are unique in the industry for their years of experience.
- **Accessibility** – 24/7 access to our website, [www.markelshand.com](http://www.markelshand.com). View applications or wordings, review common claims or reach a member of our professional team.

