



PROPERTY MANAGER AND LANDLORD PROTECTION PROGRAM

Our Property Manager and Landlord Protection Program provides a blanket master policy covering tenant liabilities to the landlord for losses caused by the tenant. When used in conjunction with a lease agreement that requires tenant maintained liability, the Property Manager and Landlord Protection Program can be an integral part of any property manager's risk management program.

PRODUCT FEATURES

- Base coverage covering the main loss exposures of fire, smoke, explosion and water damage.
- Expanded liability covering several additional perils: sprinkler leakage, falling objects, freezing, discharge from appliances, weight of tenant's contents, burglary, riot, and collapse.
- Landlord optional coverages include loss of rental income, pet damage and supplemental.
- A.M. Best rated "A" rated Non-admitted
- Available in all 50 states
- Optional Landlord Supplemental coverage adds twelve additional protections including:
 - loss of rents
 - skip
 - deductible buy down
 - fungi/bacteria clean up
 - bed bug remediation
 - pet damage
 - insufficient security deposit
 - ordinance or law
 - fire department surcharge
 - loss assessment
 - home sharing activities of tenants

This coverage is subject to a loss ratio aggregate limit.

RATES & PREMIUMS

- All pricing, except supplemental, is based on a monthly rate per covered unit.
- All premiums are paid by the named insured. Pass-throughs to tenants are up to the property manager.
- The optional Landlord Supplemental coverage premium is billed on an annual basis and cannot be passed-through to tenants.

To apply add application attached and send your application to apps@mcgowanprograms.com

[CLICK HERE FOR THE APPLICATION](#)