

Master Liability Coverages - TLL with Contents

Master Liability Policy

Standard

\$100k per occurrence - \$0 deductible



Fire



Water Backup of



Explosion



Sewer, Drain or Sump



Smoke

Expanded

\$100k per occurrence - \$0 deductible



Falling Objects



Freezing **Pipes**

Collapse



Overflow of **Appliances**



Loss of **Rental Income**

Additional

Limits vary - \$250 deductible



Damage



Bed Bug Remediation



Mold Remediation

- · Coverages assist with negligent resident-caused damage to the home/unit or common areas
 - · Home/unit must be enrolled in the policy
 - Damage must relate to one of the above-mentioned coverages



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Personal Liability Coverages

Personal Liability

\$100k for tenant premises liability; \$0 deductible



Dog Bite Liability

\$25k per occurrence; \$0 deductible



Additional Living Expense

\$1000 per occurrence



- Dog bite/bodily injury must occur on premise
 - Home/unit must be enrolled in the policy
- Damage must relate to one of the previously mentioned coverages for ALE to apply



Master Liability Coverages - TLL with Contents

Contents Coverages

Standard

\$10k per occurrence - \$500 deductible



Fire /Lightning



Water



Wind /Hail



Explosion



Burglary

Common Exclusions - TLL with Contents

Master Policy

Property Liability The below perils are excluded



Natural Causes



Wear and Tear



Equipment Breakdown



Flood

Resident Contents

The below perils are excluded



Off Premise Losses



Flood



Damage

Intentional

· A loss is considered "theft" when it's a mysterious disappearance with no evidence of forced entry

