

LEGAL LIABILITY TO LANDLORD INSURANCE PROGRAM

WE REQUIRE ALL RESIDENTS TO CARRY LIABILITY INSURANCE

PROGRAM DETAILS

Legal liability to landlord insurance helps protect you from having to pay for repairs that are truly a resident's responsibility. Requiring liability insurance is a growing trend among the owners and operators in the property management industry.

North Pacific Properties, together with AppFolio, has partnered with Great American Insurance Group to provide an easy and cost effective legal liability to landlord insurance.

If a tenant does not provide proof that they have their own insurance, as required by their lease, they are added to our commercial policy and charged for coverage.

Our Legal Liability to Landlord Policy, provided by Great American Insurance Group, covers the resident's liability to the landlord for damage to the leased property (limit of \$100,000 per occurrence.)

BENEFITS FOR PROPERTY OWNERS

No Cost to You

The cost is covered by the resident

Reduce Insurance Claims

Reduces the chance of having to put claims on your property insurance, which can result in rate increases or cancellation

Decrease Expenses

Decreases out-of-pocket repair expenses, which impact cash flow and profitability

No Deductible

Liability claims are free from a deductible

COVERED LOSSES

Our Legal Liability to Landlord Policy covers only property damage for which the resident is liable. It is not meant to replace building insurance, but to reduce your risk of having to put in claims.



Water
Damage



Falling
Objects



Fire, Smoke
& Explosions



Backup or Overflow of
Sewer, Drain or Sump