

Tenant Protector Plan®

The Tenant Protector Plan® (TPP) is your solution to spending countless hours verifying your tenant's renters insurance policy is in force and in good standing.

Coverage Overview:

There are two versions of the Tenant Protector Plan® available. TPPx, a Tenant Liability-only product, and TPP, which provides Sewer & Drain Backup, Contents, and Skip Rent coverages in addition to Tenant Liability.

▶ Tenant Liability

Liability coverage for tenant-negligent property losses. Covered causes of loss include Fire, Explosion, and Smoke.

▶ Property Coverage

Sewer & Drain Backup coverage for damage to the property caused by a clogged sewer line, failed sump pump, or backed-up drain that forces water into the home.

▶ Contents Coverage

Coverage to replace belongings owned by the renter that were damaged in a covered property loss caused by their own negligence. Includes coverage for belongings of non-negligent tenants in adjoining units affected by the same covered loss. Covered causes of loss include Fire, Explosion, Smoke, Sewer & Drain Backup, and Wind/Hail.

▶ Skip Rent Coverage

Reimbursement to cover the last month's rent if a tenant skips out mid-lease without warning. Covered causes of skipped rent include the tenant moving out without notice, military deployment, untimely death, and completed eviction.

	TPPx	TPP
Tenant Liability - \$60k Limit		X
Tenant Liability - \$100k Limit	X	X
Sewer & Drain Back-up - \$10k Limit		X
Tenant Contents Coverage - \$10k Limit		X
Non-Negligent Tenant Contents - \$2,500 each/\$7,500 limit		X
Skip Rent - \$1,000 Limit		X
Eligible on Short-Term Rentals		X

Example:

Tenant A in a fourplex accidentally starts a kitchen fire that causes \$50,000 in damage. The investor's property insurance carrier covers the cost of repairs, but without TPP or TPPx, the loss becomes part of the investor's claims history and may contribute to higher premiums in the future.

The Tenant Protector Plan® can help reduce the long-term impact of tenant-caused losses. Through the TPP and TPPx's Tenant Liability coverage, the property carrier may recover some or all of the amount paid out by pursuing reimbursement from the negligent party—a process known as subrogation. This helps protect the investor's loss history.

With TPP, Tenant A may also receive coverage for their damaged personal belongings. Additionally, Tenants B, C, and D could each recover up to \$2,500 for belongings damaged as a result of the fire.

Underwritten by an A.M. Best "A-" or better rated carrier.

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