

Tenant Discrimination Liability Insurance

Property owners and managers often assume they can avoid tenant discrimination lawsuits by simply avoiding discriminatory behavior. Recent history has shown, however, that acting in good faith isn't always enough to prevent costly discrimination lawsuits. It's a lesson that many good-intentioned property owners and managers have unfortunately learned the hard way.

The number of tenant discrimination claims has skyrocketed in recent years, in large part because tenants can now file discrimination complaints online with the U.S. Department of Housing and Urban Development. Many of the complaints have at least some basis in fact, but a growing number are simply "nuisance" claims made by tenants with an axe to grind or who hope to make an easy buck by forcing a settlement. These nuisance lawsuits often leave property owners in a no-win situation: either fight the claim in court and spend a fortune on legal fees or settle out of court in order to make the lawsuit go away. Thankfully, there is another solution—Tenant Discrimination Liability Insurance.

How Tenant Discrimination Liability Insurance Can Help

Tenant Discrimination Liability Insurance protects the Apartment owners and managers in the event of a discrimination, harassment or wrongful eviction lawsuit—none of which are covered under a typical General Liability Insurance policy or Employment Practices Liability Insurance policy. After the insured meets the deductible, Tenant Discrimination Liability Insurance covers legal costs and damages stemming from the following types of claims:

Discrimination, based on:

- Race
- Color
- Religion
- Age
- Sex
- National origin
- Disability
- Pregnancy
- Sexual orientation

Harassment, in the following circumstances:

- Sexual harassment
- Non-sexual harassment
- Assault and battery (if related to sexual harassment)

Wrongful Eviction

It is regrettable that law-abiding property owners are sometimes forced to defend themselves against nuisance tenant discrimination lawsuits, but until the regulatory landscape changes Tenant Discrimination Liability Insurance is a property owner's best defense against discrimination claims. For more information on this valuable coverage, contact Nancy at (800)432-8431 or via e-mail Nancy@spib.com.