

STUDENT HOUSING

INSURANCE PROGRAM



Conifer Insurance Services is a specialized Managing General Agency that provides agents and brokers with an innovating mix of insurance solutions for niche or under-served industry groups.

Our **Student Housing Program** is built for experienced property owners who manage well-maintained, privately owned off-campus housing for college students. Often family-run, these operations align with our focus on thoughtful underwriting and lasting relationships.

COVERAGE INFORMATION

LIABILITY

- **General Liability:** Up to \$1M / \$2M
- **Personal & Advertising Injury:** \$1M
- **Damaged to Premises Rented to you:** \$100,000
- **Products/Completed Ops:** \$2,000,000

PROPERTY

- **Property:** Up to \$10M per location
 - Buildings
 - Business Personal Property
 - Business Income (ALS)
 - Equipment Breakdown
 - Ordinance & Law
 - Special Perils
- **Property Extension Endorsement**

COMMERCIAL AUTO

- **Hired & Non-Owned:** Up to \$1M

CARRIER

A.M. Best A- (Excellent)

TERRITORY

Admitted - Michigan
E&S - Indiana, Ohio

ELIGIBLE RISKS

Off-Campus Student Housing
Multi-Tenant Student Housing
Dwellings if part of a Multi-Tenant Portfolio

INELIGIBLE RISKS

University-Owned Housing
Fraternity or Sorority Housing
Historical Buildings
Apartments with High Non-Student
Occupancy

For more information, please contact:

Marketing Department

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marketing@coniferinsurance.com

To submit an application, please email:

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