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# Excess Casualty

## A catastrophic loss can happen.

Apartment

### As a property owner, are you protected with an umbrella policy?

When a person signs an apartment rental agreement, they expect a safe, secure place to live and keep their belongings. Their expectations, coupled with the law requiring landlords to take reasonable steps to protect residents and guests from harm, make apartment owners vulnerable to the potential for a lawsuit.

Many incidents could result in a liability loss: fire, balcony collapse, slip and fall – even a criminal incident such as assault. Landlords who take the necessary precautions to provide a safe environment could still suffer an unfortunate occurrence. The best maintained apartment complex could have an accidental fire.

In addition, apartment losses typically take a long period of time to litigate and settle. Claims can be expensive to investigate, process, defend and settle.

Below are some examples of actual apartment losses.



Apartment loss examples	Losses
Fire broke out in an apartment when a candle ignited bedding materials. Proper operation of the smoke detector is in question.	\$9,000,000
A tenant fell from a balcony at their residence.	\$1,375,000
A tenant fell in a six inch hole while walking his dog outside of his apartment, leading to a neurogenic bladder condition.	\$5,600,000
A cigarette caused a fire in an apartment complex. The smoke detectors were not operational and improper locks on the back door impeded safe exiting. Two children died and their grandmother is in a vegetative state.	\$4,000,000
Flood waters rose to the ceiling in an apartment complex, causing a gas dryer to dislodge. The resulting gas line leak caused the building to explode. Six people died and many were injured. Over \$3 million in property damage resulted. The apartment complex was found negligent for not properly securing the gas dryer and failure of basic safety measures.	\$17,000,000

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