

**96.9% of customers surveyed said they were completely satisfied with their claims experience. MiddleOak is SERIOUS about keeping promises.\***

#### **Fast and Efficient Claims Handling**

If a claim occurs, you can report the loss to MiddleOak 24/7 directly at 800-225-2533 – even after normal business hours. Holidays and weekends, too.

MiddleOak is there to assist throughout the entire process. We perform a full analysis of your policy and review the available coverage you are entitled to get. MiddleOak is known for working diligently to assist customers in the claims process.

No wonder 96.9% of customers surveyed said they were completely satisfied with their claims experience with MiddleOak.\*\*

#### **About MiddleOak**

MiddleOak\*\* is financially rated A+ (Superior) by A.M. Best Company. Less than 10% of all insurance companies have a rating this high.

\*Based on 2010 surveys of customers (including denied claims)

\*\* MiddleOak issuing companies, Middlesex Mutual Assurance Company and Holyoke Mutual Insurance Company in Salem are financially rated A+ (Superior) by A.M. Best Company.



MIDDLEOAK 

*Making Insurance Right.®*

**MiddleOak**  
213 Court Street  
P.O. Box 891  
Middletown, CT 06457-0891



A member of the COUNTRY Financial Group which holds an A+ (Superior) financial rating from A.M. Best Company.

Statements herein are subject to the terms, conditions, and exclusions contained in the policy and applicable endorsements. In the event of a conflict between these statements and the policy, the policy will control.

Policies issued by Holyoke Mutual Insurance Company in Salem-Salem, MA and Middlesex Mutual Assurance Company - Middletown, CT.

**Apartments/Rental Properties Insurance**

MIDDLEOAK 

*Making Insurance Right.®*



**Your Rental Properties are Your Business. MiddleOak Protects Your Property – and the Income It Generates.**

- Apartment Buildings.
- Single and Multi-Family Dwellings.
- Converted and Student Housing.
- Senior and Affordable Housing.
- Mixed Apartment/Office Buildings.
- Rental Condo Units.

[www.middleoak.com](http://www.middleoak.com)



**It takes a specialist.  
MiddleOak Companies have  
been Protecting property  
owners for over 170 years.**



### **Is Your Apartment Building – and Your Business – Fully Protected Against Financial Disaster?**

It's every property manager's nightmare: discovering that your insurance won't even begin to cover the full cost of rebuilding after a fire.

Most insurance policies cover rebuilding up to a certain limit, which can leave you short on the money needed to restore your building completely.

That's where a Worlds Apart® policy from MiddleOak\*\* -- a company financially rated A+ (Superior) by A.M. Best Company -- can help.

Our flexible loss settlement options include guaranteed replacement cost with no dollar or percentage cap. So you never have to pay for part of the rebuilding out of your own pocket.

### **Our Apartment Insurance is Worlds Apart**

With MiddleOak "Worlds Apart" Apartment Insurance, we can tailor a package of coverage that ensures uninterrupted business income from every unit in the building – for up to a year and a half.

In addition to paying the full cost of rebuilding your apartment, a MiddleOak Worlds Apart policy can give you added protection you won't get with most other commercial residential property insurance.

You get a comprehensive policy that pays you in full if your building is damaged or destroyed -- and protects you against theft, vandalism, slip-and-fall lawsuits, and other liabilities.

Affordable housing and historic buildings can both qualify for substantial tax credits from the IRS. Your Worlds Apart policy can protect those tax credits should the historic or low-income status of a property become compromised.

### **Retain Tenants and Save Thousands**

Did you know that 80% of tenants move out after a fire and never come back? MiddleOak can stop that from happening: A Worlds Apart policy can provide up to \$1,000 per unit coverage for tenant emergency expenses, such as storing household goods, arranging new utilities, or even temporary hotel room rental.

What's more, we'll also reward you for taking action to prevent kitchen fires in your units. That's right...you may be able to save thousands of dollars each year with a kitchen fire suppression device. They're quick and easy to install.

### **Does Your Apartment Insurance Provide All This Coverage?**

- ✓ The full cost of rebuilding after a fire – up to \$15 million per property.
- ✓ Liability coverage of up to \$1 million to protect you against a lawsuit – including personal injury.
- ✓ Monthly rent for damaged units that can't be rented for up to 18 months.
- ✓ A bill from your local fire department for services rendered up to \$10,000.
- ✓ Up to \$1,000 cash to help displaced tenants find new lodging after a fire.
- ✓ Protection against employee dishonesty covering loss of money and securities.
- ✓ Equipment breakdown coverage.
- ✓ Coverage for interior damage from wind-driven rain.
- ✓ Insure all properties on the same policy – including multi-family and apartment buildings.
- ✓ Flexible direct billing options.