



SPECIAL FEATURE

Get to Know MiddleOak Habitational: Credits, Credits, Credits!

Did you know that our habitational provider, MiddleOak, offers numerous credits that can help keep your client safe and also reduce their premiums?

The first one to highlight is the **stove top suppression credit**. Cooking fires are the #1 cause of home fires and injuries, resulting in millions of dollars in property damage. You can provide your client with the solution to mitigate this ongoing expense, tenant loss, and hassle. In addition to saving premium, your clients enjoy these benefits when employing stove top suppression devices:

- Reduce chance of injuries and tenant disruptions after a kitchen fire
- Strengthen relationships with tenants and increase retention
- Premium savings can equal thousands of dollars on the MiddleOak policy
- Short payback period for investment in devices - only three years or less
- Reduce the cost of cleaning and painting after property damage
- Improve claim history - and help keep future premiums low
- Devices are easy to install, with little to no maintenance (no batteries)



Next up is the **smoke-free building credit!** Get a discount on every smoke-free building you insure with MiddleOak! Don't you deserve to be rewarded for having smoke-free buildings? We think so. By having smoke-free buildings, you are helping to reduce: smoking fires, second hand smoke lawsuits and resident turnover and complaints.

MiddleOak is excited to be able to reward and support the owners/managers of smoke-free properties

Let us show you how competitive MiddleOak can be on your "best in class" habitational business! Learn more about MiddleOak's Habitational program for apartments and condominiums at www.bigimarkets.com. Contact Claire McCormack claire.mccormack@iiba.net for state availability.