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## SPECIAL FEATURE

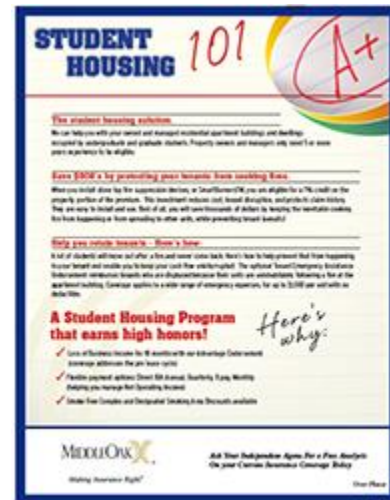
### MiddleOak Scores High Marks for Student Housing Market

When it comes to more difficult habitational classes of business, like **Student Housing**, many of these carriers will decline. They do not have the knowledge and experience in this class which requires a high degree of expertise and thorough underwriting.

As a Big "I" Markets agent, you can assist those tough risks and go right to the head of the class! Big "I" Markets partner **MiddleOak** is the premier carrier of choice for this class of business. MiddleOak specializes in multifamily insurance for apartments and community associations across the country. And for **Student Housing**, MiddleOak offers insureds a standard market alternative to the excess lines carriers for which many of these are placed due to the limited amount of carriers writing this class.

Coverage features include:

- Loss of Business Income for 18 months with our Advantage Endorsement (coverage addresses the pre lease cycle)
- Flexible payment options: Direct Bill: Annual, Quarterly, 8 pay, Monthly (helping you manage Net Operating Income)
- Smoke Free Complex and Designated Smoking Area Discounts available



MiddleOak takes pride in providing a broad product offering, the expertise to properly underwrite and price Student Housing, and "World Class" service.

Don't put off doing your "homework!" Download this [informational flyer](#) and share it with your rental property owner and potential clients. You can learn more or submit a **Student Housing** risk today at [www.bigimarkets.com](http://www.bigimarkets.com).

MiddleOak® policies are issued and underwritten by COUNTRY Mutual Insurance Company®, Bloomington, Illinois.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.