

Coverage Needs for Every California Property Manager

Property managers have special risk and [business insurance](#) needs. We understand this and have identified a number of coverage's that you might consider. We know and understand your [business](#). We can provide you with the right combination of coverage, price and service.

Earthquake Insurance- Earthquake covers the loss and or damage to building as a result of earth movement, earth slides and earth movement. The policy can also provide loss of rents, if your facility can't be occupied and you have no rent coming in.

Cyber Liability- Cyber liability is the risk posed by conducting [business](#) over the Internet, over other networks or using electronic storage technology to store confidential information. It covers third party losses from hackers, theft, and loss of information including sensitive client or individual personal information. If you take any personal information from tenants including credit cards or bank information, you need cyber insurance.

Directors & Officers Liability- Covers costs, damages, and defense protection to directors and officers of a company resulting from law suits and judgments arising out of poor management decisions, and tenant issues.

Tenant discrimination insurance: Tenant discrimination is a major issue for property managers and an exposure not generally covered by general liability policies. Tenant discrimination insurance provides coverage for property managers when current, prospective or former tenants allege wrongful discrimination.

Builders risk insurance: Builders risk exposure is another important consideration. Many property managers make the mistake of having the contractor purchase builders risk insurance on their behalf. If you are involved in any construction, you should consider securing a builders risk policy.

Family owned and operated since 1986, [Berry Curtis Insurance](#) has delivered quality insurance solutions to individuals in California, specializing in Home & Auto, Business and Life insurance coverage. Our team of trusted insurance professionals is committed to helping you find a policy that fits your needs. We focus on providing individualized attention and quality customer service to create an experience that's difficult to find in today's market. At Berry Curtis Insurance, we'll work with you to ensure that you and those you care about most are protected.