

How to handle tenant liability claims

How many times have you thought it would be so great to have an instant legal resource for simple questions that didn't cost a couple hundred dollars to use? Here are some thoughts to consider...

Maybe you do what many do and turn to the Internet. It knows everything...but can what you find really be trusted? It seems like a better answer would be to have a service provided by legal experts in the multifamily residential industry who have experience with the concerns of apartment owners, property managers and condominium boards.

When you first get hit with a letter or a phone call alleging discrimination or some other kind of liability complaint, it can feel like a gut punch. Your first inclinations might be all wrong and get you into deeper – and potentially costly – trouble. Sometimes accusations are utterly baseless, to the point that you might think they aren't worthy of your attention. Maybe the letter or call is coming from the complainant instead of their law firm and you figure you'll just ignore it. Bad move.

In some liability insurance contracts, your insurer might have a clear stipulation of when the clock starts running on your obligation to report an incident. Decisions that delay your insurer's involvement and legal response can affect your coverage for legal defense. The best route is to call and ask your insurance company. But what if you are pretty sure you can solve the problem on your own? Maybe there's been a misunderstanding you can clear up, or possibly someone at your residential complex messed up and it can be fixed. All you need to do, in your mind, is make a call or send an email to the aggrieved party.

Working with your insurance carrier and your corporate attorney is the best strategy in managing a claim no matter what the size and circumstance.

If you are a leader in the residential housing sector, your success stories are valuable to your peers. Do you have a liability claim incident you could share? We'd love to learn a winning lesson!

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