



Get a discount on every smoke-free building you insure with MiddleOak Specialty®!

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:

- Fire damage: Smoking is the leading cause of residential fires and the #1 cause of fire deaths in the U.S.
- Second hand smoke lawsuits
- Resident turn over and complaints

SIGNIFICANT INSURANCE SAVINGS FROM MIDDLEOAK SPECIALTY®:

Take advantage of substantial savings with our special discounts. In addition, you can help improve claim history and help keep future premiums low.

7% Smoke-Free Complex Discount - 7% off your property premium for every completely smoke free complex you insure. (*No smoking allowed anywhere at the complex*).

3.5% Designated Smoking Area Discount - 3.5% off your property premium for every smoke-free building that has a designated smoking area away from the residence (Smoking not permitted on balconies, decks, or within 20 ft of the building and common areas).

Note: All leases must include the smoke-free requirement (no grandfathering). For successful transition, we require that the smoke-free policy has been in force for at least two years (some exceptions may apply).

Contact your authorized MiddleOak Specialty® broker today for more information about significant savings with MiddleOak's smoke-free discounts on your commercial residential insurance.

Would you like to find out more about the benefits of transitioning to smoke-free buildings?

Contact your insurance agent today for more information about significant savings with MiddleOak Specialty's® smoke-free discount on your commercial residential insurance.