



You've Adopted A Smoke-Free Housing Policy!

Time to Call your **INSURANCE AGENT**

One of the many benefits of going smoke-free is cost savings. Many property owners and managers think of maintenance costs due to damage from secondhand smoke, but did you know **you could save money on your insurance premiums for going smoke free?**



American Family Insurance gladly offers discounts for smoke-free multiunit

housing. We agree that non-smoking buildings will result in far less fires, which could result in property damage, injury, or worse, loss of life. By incentivizing smoke-free policies we believe there are considerable loss savings to be had as a result as well as decreased potential for loss of life, not to mention better quality of health for occupants due to the decreased exposure to secondhand smoke.”



– Bill Lorang, Loss Control Manager
Commercial, Farm/Ranch, American
Family Insurance

SMOKE-FREE SAVINGS

ARE OFFERED AT

AMERICAN FAMILY INSURANCE

&

CAPTIAL INSURANCE GROUP

(AZ, CA, NV, OR, and WA)

Just to name a few.

Not an American Family Insurance or Capital Insurance Group customer? Contact your agent to tell them your property is now smoke free. Ask if they offer discounts. If not, you might be able to negotiate a better rate based on the new information.



Your residents can save money, too!

Companies like **Farmers Insurance** offer smoke-free discounts for renter's insurance.

Live Smoke Free / www.mnsmokefreehousing.org / 651-646-3005

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