SURPLUS LINE MANAGERS, INC., CMGA 152 South Mast Street PO Box 490 Goffstown, NH 03045 Phone: 888-258-1776 | Fax: 603-429-1843 www.surpluslinemanagers.com

Community Association Package Product

Our All-In-One product meets the needs of Homeowner, Townhome and Residential Condominium Associations by providing Directors & Officers Liability including Employment Practices Liability, General Liability, Property, Commercial Umbrella and Crime coverage.

PRODUCT OPTIONS:

- Directors & Officers Liability with Employment Practices coverage
- General Liability
- Property (not available for Residential Condominiums)
- Commercial Umbrella
- Crime

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES:

- Uncapped Defense outside the limit
- Non-monetary and Breach of Contract coverage
- Manager/Management company automatically named as an Additional Insured
- Employment Practices Liability included for no additional premium for 10 employees or less
- Lifetime Occurrence Reporting Provision for former Directors
 & Officers

GENERAL LIABILITY:

- Ability to write associations with pools, lakes, docks, and beaches
- No height restriction for condo association
- Hired and Non-Owned Auto Liability coverage available in most states
- Mental Anguish and Emotional Distress included in the definition of Bodily Injury
- No charge for inspections
- No Deductible

PROPERTY: (not available for Condominiums or risks in Florida)

- Special Cause of Loss form available with Replacement Cost
- Provide coverage for clubhouses, walls, lights, irrigation, streets, trails and more
- Outdoor Enhancement Endorsement can provide coverage for fences, pools, and signs
- Property Limits up to \$1,500,000 (Coastal Limit \$500,000)

Limits up to \$5,000,000

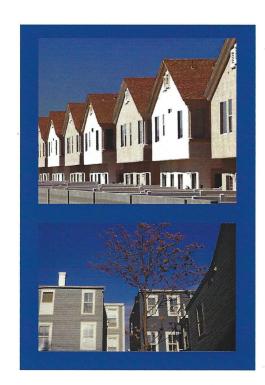
- Coverage available over General Liability, Hired and Nonowned Auto coverage, and Directors & Officers Liability with Employment Practices Liability
- Ability to provide excess coverage over other carriers' General Liability

CRIME:

- ► Theft of money, securities and other property by employees of the insured association
- Coverage provided for employees, directors, officers, committee chairs, and volunteers without having to schedule them
- Coverage can be extended to cover theft of the association's money/securities by a property manager's employees
- Coverage in the association's name to protect the assets of the organization

ADDITIONAL ADVANTAGES:

- Quick quote and binder turnaround
- A.M. Best rated A++ carrier
- Admitted in 30+ states



COMMERCIAL UMBRELLA: