

# 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)

## COMMERCIAL UMBRELLA:

- ▶ Limits up to \$5,000,000
- ▶ Coverage available over General Liability, Hired and Non-owned 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

