

# **DISTINGUISHED.** PROGRAMS

## **COMMUNITY ASSOCIATIONS PROGRAM**

**Core insurance needs for your  
community association clients.**



# COMMUNITY ASSOCIATIONS INSURANCE

One-stop insurance shop for your community association clients.

If your clients don't have the right insurance, their assets could be on the line if a dispute arises. Make sure they are prepared for the unexpected.

## DEEP ASSOCIATION EXPERIENCE.

With over 35+ years' experience, we have established relationships with both brokers and our carrier partners. Simply put, we know the industry. We work on community association accounts on a daily basis. We know the risks they face, and we excel in developing creative, cost-effective solutions that help overcome them.

## SUPERIOR CLAIMS SERVICE.

We hear from our brokers how important and valuable our dedicated claims management is for both them and their clients. When it counts, we'll be there.

## EASY ONLINE SUBMISSION-QUOTE-BIND.

With our online portal, you can submit, quote and bind at your convenience for most Community Associations products. Everything you need is available at the click of a few buttons. And if you need to support, we're here for that too.

### Helping you serve:

- Condominium Associations (COA)
- Homeowners Associations (HOA)
- Planned Unit Developments (PUD)
- Cooperatives (CO-OP)
- Property Owners Associations (POA)
- Commercial Condominiums
- Mixed-Use Condominiums
- Office Condominiums



**Essential**  
Insurance Products

For your community  
association clients



**+35**  
Years Experience

Rely on our expertise to  
specialize and grow



**Legal Concierge**  
Hotline

With D&O get access to  
immediate legal advice

# DISTINGUISHED. PROGRAMS

## BENEFITS YOU CAN COUNT ON.



### PEACE-OF-MIND.

Partnering with industry pioneers means you'll know you've covered everything. And in the best way possible.



### UNMATCHED SOLUTION.

Combine our expertise, service, limits and pricing for an unbeatable offering.



### WORLD-CLASS EXPERTS.

We'll guide you and your clients through coverage to claims for absolute ease.

### COMMUNITY ASSOCIATION PACKAGE

Property and General Liability coverage designed by real estate insurance veterans. We deliver a unique solution for your community association clients.

#### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- Broad building definition
- Broad definition of insured
- Automatic coverage for specified community structures/buildings

#### COVERAGE HIGHLIGHTS

- Valuation condition is Guaranteed Replacement Cost coverage
- Insuring agreement follows what is required by the association's CC&Rs
- Additional Insured - by contract automatically included
- Additional Insured - Manager or Lessor of Premises automatically included
- Mental injury, mental anguish, humiliation or shock included under bodily injury
- Coverage for Employee Theft
- Loss of Maintenance Fees is Actual Loss Sustained
- Pollutant Clean Up \$50,000
- Water Backup of Sewers or Drains \$100,000
- Special Form
- Ordinance or Law coverage A included in building limit, coverage B & C 25% of building limit/maximum \$1,000,000
- Basic AOP deductible of \$2,500 with additional options available

### COMMUNITY ASSOCIATION UMBRELLA

When you combine the expertise, service, dedicated claims handling, and the outstanding value our Express Community Associations Umbrella provides, your clients will thank you. You'll also appreciate our easy and efficient online submission via our Broker Portal.

#### PROGRAM HIGHLIGHTS

- Carrier with AM Best Rating of A-XIV
- \$1M, \$2M, and \$5M Limits offered
- Competitive pricing and low minimum premiums
- No shared limits
- Superior level of claims service and support

#### COVERAGE HIGHLIGHTS

- Pay On Behalf
- Zero Retention
- Right & Duty To Defend
- Defense Outside Limit
- No Assault and Battery exclusion
- Broad Named Insured endorsement
- No Sexual Abuse and Molestation exclusion
- Unintentional Errors or Omissions

#### FOLLOW FORM HIGHLIGHTS

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Directors & Officers Liability for not-for-profit community associations
- Host Liquor Liability
- Contractual Liability
- Auto Liability
- Employee Benefit Liability

# DISTINGUISHED. PROGRAMS

## DIRECTORS & OFFICERS

Our Association Directors & Officers Liability (D&O) insurance program is designed to provide insurance protection for lawsuits which stem from the wrongful acts of the board. Combined with valuable and unique benefits like access to a Legal Concierge service, they'll be proactively protected too.

### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- First-dollar defense
- Defense outside the limit of liability
- Defense for breach of third-party contract
- Broad definition of insured - includes those performing property management services
- One-step, easy online quoting and policy issuance application
- Financials not required
- Low minimum premium
- Highly competitive D&O rates for qualified segments
- Legal Concierge Hotline provides insureds general advice from a nationally recognized and carrier-approved law firm

### COVERAGE HIGHLIGHTS

- Coverage limits of \$1M to \$5M (increments of \$1m)
- First-dollar defense
- Defense for non-monetary damage allegations
- No individual insured vs. individual insured exclusion
- Punitive damages protection where permitted by law
- A duty to defend the association and its members
- Cyber Liability for digital breaches of data, including credit monitoring for affected parties
- Broadly defined employment practices liability

## CRIME

Crime Insurance protects your association clients from employee dishonesty, forgery, theft, and so much more. An important coverage, you'll be able to submit-quote-bind via our online portal, making it easy, fast, and efficient.

### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- Available as Agreement 1 only (Employee Dishonesty) or Agreements 1-6+8
- A managing agent endorsement
- Financials not required
- One step, online quoting and policy issuance
- Limits start at \$10,000 and can be increased up to \$5 million
- Various deductibles are available, including high-deductible options allowing our policy to sit above another

### COVERAGE HIGHLIGHTS

**First-Party Coverage** – Wrongful acts committed by board members, employees, volunteers, or property managers (subject to policy terms and conditions)

- Agreement 1 Employee Dishonesty

**Third-Party Coverages** – Wrongful acts committed by perpetrators not employed by or associated with the association (subject to policy terms and conditions)

- Agreement 2 - Forgery or alteration
- Agreement 3 - Inside the premises
- Agreement 4 - Outside the premises
- Agreement 5 - Computer fraud
- Agreement 6 - Money orders and counterfeit paper currency
- Agreement 8 - Funds transfer fraud

## ABOUT DISTINGUISHED PROGRAMS.

Distinguished Programs is a national insurance program manager that provides specialized insurance programs to brokers and agents.

As leaders in liability, we build comprehensive insurance programs that combine proactive risk management services with broad coverages, specialized to the unique needs of our clients. We don't provide insurance programs for everything, instead we provide specialized insurance programs for Real Estate, Community Associations, Hotels & Restaurants – and in our distinct areas of expertise, we are unmatched.

[WWW.DISTINGUISHED.COM](http://WWW.DISTINGUISHED.COM)