

## COMMUNITY ASSOCIATIONS PACKAGE INSURANCE FOR HOAs / PUDs

Convenient, comprehensive Property and General Liability coverage for HOAs and PUDs not responsible for insuring habitational buildings.



**Easy Online  
Submission**



**24 - 48 Hour  
Turnaround**

**15%**

**Commission**

**A+**

**Rated  
Carriers**

## COVERAGE HIGHLIGHTS INCLUDE:

- **Valuation Condition - Community Buildings, Community Structures and Business Personal Property Coverage is Guaranteed Replacement Cost**
- Insuring agreement follows what is required by the association's CC&Rs
- Defense for third-party breach of contract claims
- 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
- Outdoor Property (including trees, shrubs, and plants) \$50,000 any one occurrence
- Loss Data Preparation \$50,000
- Legal Liability \$250,000
- Crime coverage included
- Loss of Maintenance Fees is Actual Loss Sustained
- Pollutant Clean Up \$50,000
- Water Backup of Sewers or Drains \$100,000
- Causes of Loss - Special Form
- Ordinance or Law coverage A at full limit, coverage B&C 25% of Building Limit/Maximum \$1M for each
- All Other Peril/Basic deductible of \$1,000 with additional options available
- Foundation - Included in building limit
- Broad definition of Building and Business Personal Property
- Damage to Premises Rented to You
- Liberalization Clause included
- **D&O, Crime and Umbrella are available**

# WHO'S THE IDEAL CLIENT

Homeowners Associations (HOA) and Planned Unit Developments (PUD) requiring coverage for [association common area property only](#).

500

Up to 500 Units



Well Managed  
and Maintained



Majority of Units  
Owner Occupied

Submit your HOAs/PUDs via our fast and easy Broker Portal.

[Submit HOA/PUD Business](#)

[Learn More](#)

If you need coverage for a condo, co-op or townhouse association that is responsible for insuring habitational/residential buildings, [download this application](#) on the Distinguished website.

Once completed, email to [communityassociation@distinguished.com](mailto:communityassociation@distinguished.com).



## HAVE QUESTIONS? CONTACT:

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