

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
- Basic AOP deductible of \$2,500 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](#).

Once completed, email to communityassociation@distinguished.com.

For more information, visit www.distinguished.com Questions? Contact your [Sales Executive here](#).

This document is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The policy described may not be available in all states.