

## **DISTINGUISHED COMMUNITY ASSOCIATIONS PROGRAM**

**Core insurance needs 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, or an unfortunate accident occurs. 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)
- Commercial Condominiums
- Mixed-Use 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

## 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 online submission via our Online Portal.

### Features:

- Limit options of \$1M, \$2M and \$5M
- No shared limits
- Competitive pricing and minimum premiums

## 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, they'll be proactively protected too.

### Features:

- No-cost Legal Concierge Hotline
- Low minimum premiums
- Easy online submit-quote-bind

*\*Not all products are available in all areas*

## 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.

### Features:

- Limits from \$10,000 to \$5M
- Various deductibles available
- Available as agreement 1 only (employee dishonesty) or agreements 1-6+8

## PACKAGE

Property and General Liability coverage designed by real estate insurance veterans. We deliver a unique solution for your community association clients. Combine it with D&O, Crime and Umbrella and you'll have a full coverage suite.

### Features:

- Broad definition of building and insured
- Many community structures already included
- Guaranteed replacement cost

## 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.