# **COMMUNITY ASSOCIATIONS**

### **PACKAGE INSURANCE**

A Property and General Liability package designed for your community association clients. Combined with our D&O, Crime, and Umbrella, you'll have everything you need from a single source and carrier.



Comprehensive Coverage



One-Stop Shop For All Association Needs



Rated Carrier

### **DESIGNED FOR:**

- Condominium Associations (COA)
- Homeowners Associations (HOA)
- Planned Unit Developments (PUD)
- Cooperatives (COOP)
- Property Owners Associations (POA)



#### Don't see what you're looking for?

Ask your Sales Executive, we may be able to help with one of our other products.

### **IDEAL FIT CLIENTS**

**500** 



Up to 500 Units

Well Managed and Maintained



**Majority of Units Owner Occupied** 

## COVERAGE HIGHLIGHTS INCLUDE:

- Valuation Condition-Building and Your Business Personal Property 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 to \$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 B & C 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

For more information, visit www.distinguished.com Questions? Contact your Sales Executive here.

**REGISTER YOUR BROKERAGE**