

Broker Bulletin: Community Associations



Distinguished Community Associations – Monoline General Liability Policy

Date: 4/23/2026

Subject: Launch Monoline GL Policy – North Carolina & South Carolina

EFFECTIVE DATE:

- April 20, 2026 (North Carolina & South Carolina only)

POLICY ADVANTAGES

- Provides a GL Only solution statewide and in areas our package product is not available.
- Allows for a GL Only policy when property coverage is secured separately.
- Offers a GL Only option when property is not eligible.

TARGET PROFILE

- States: North Carolina and South Carolina
- Community Associations: Condos, Co-ops, Townhomes, Office Condos, HOAs/PUDs and Master Associations
- Type: Existing Communities / Associations Under Development
- Units: 1 - 500 units
- Stories: Up to 20
- Rentals (by unit owners): Up to 50% Long-term. Up to 30% Short-term*

**Condotels and associations advertised on booking.com, tripadvisor.com or other similar type of vacation rental websites are not eligible.*

KEY FEATURES

- Admitted (A.M. Best Rating: A+ XV)
- Available statewide including coastal areas
- Prequalifies for Distinguished's D&O, Crime and Umbrella
- Direct and Agency Bill

COVERAGE	LIMIT
General Liability	\$1M/\$2M or \$1M/\$3M
General Aggregate Limit (<i>Other than Products Completed Operations</i>) Each Occurrence Limit	\$2,000,000 \$1,000,000
Products – Completed Operations	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$500,000 <i>Any One Premises</i>
Hired Auto Liability	\$1,000,000
Non-Owned Auto Liability	\$1,000,000
Medical Expense	\$5,000 <i>Any One Person</i>

HOW TO SUBMIT: Online CappApp – Broker Portal: <https://brokerconnect.distinguished.com/>

COMMUNITY ASSOCIATIONS PROGRAM OFFERINGS (www.distinguished.com)

- Community Association Package*
- Express Community Association Umbrella
- Directors & Officers
- Crime
- Monoline GL (NC and SC only)
- Cyber
- Flood

* Available in AZ, CA, CO, CT, MD, MI, NC, NJ, NV, OH, OR, PA, SC, UT, VA, WA (*individual state restrictions apply*)

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