Distinguished.

COMMUNITY ASSOCIATIONS

Arizona – Community Associations Package Insurance

Designed For:

- Condominium (COA)
- Townhouse
- Homeowners (HOA)
- Planned Unit Developments (PUD)
- Office Condos, Master Assoc.
- Assoc. Fully Built Out and Under Development

Ideal HOA/PUD:

- Up to 500 Units
  - Single-family homes
- Up to $2M TIV
  - Common area property only (e.g., clubhouses, fences)
- 1 pool; Minimal Amenities

Ideal COA:

- Up to 200 units
- Up to 20 stories (max. 4 stories frame)
- Less than 35 years old
- Up to $50M TIV ($2.5M per bldg./frame)
- 1 pool; Minimal Amenities

Coverage Highlights Include:

- Special Form
- ERC 125% of Building Value
- Defense for third-party breach of contract
- Additional Insured includes:
  - Manager or Lessor of Premises
  - By Contract
- Basic AOP deductible as low as:
  - $1,000 for HOA/PUD
  - $2,500 for COA
  - Higher Options Available
- Bodily Injury includes mental injury, mental anguish, humiliation, or shock

Property Broadening Endorsement includes:

- Employee Theft
- Loss of Maintenance Fees is Actual Loss Sustained
- Ordinance or Law: A at full limit; B&C 25% of Building Limit/Max. $1M
- Pollutant Clean Up $50,000
- Water Backup of Sewers or Drains $100,000
- Wind damage to trees, plant and shrubs - covered cause of loss

State Specific Guidelines:

- Favorable RiskMeter Wildfire Score

Additional Products Available:

- Umbrella (limits $1M, $2M, $5M and $10M)
- Directors & Officers
- Crime
- Cyber

Prequalify & submit eligible Package, D&O, Crime, and Umbrella using CappApp on the Broker Connect portal.

Find out more information on www.distinguished.com

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