

# Distinguished.

COMMUNITY ASSOCIATIONS



**Outstanding value, service  
and expertise.**

## Community Associations Package Insurance.

A Property and General Liability package designed for your community association clients. Combine with our D&O, Crime, and Umbrella to round out their coverage needs.

35+ Years Experience

Comprehensive Coverage

“A” Rated Carriers

# Let's get your Community Association clients covered.

## Designed For:

- Condominium Associations (COA)
- Homeowners Associations (HOA) and Planned Unit Developments (PUD) not responsible for insuring habitational buildings
- Cooperatives (CO-OPs)
- Office Condominiums

## Coverage Highlights Include:

- Property Valuation - Extended Replacement Cost equals 125% of Building Value
- Insuring agreement follows what is required by the association's CC&Rs
- Defense for third-party breach of contract claims
- Additional Insured by contract
- Additional Insured - Manager or Lessor of Premises
- Definition of Bodily Injury including mental injury, mental anguish, humiliation or shock
- Outdoor Property (including trees, shrubs, and plants) \$50,000 any one occurrence
- Loss Data Preparation \$50,000
- Legal Liability \$250,000
- Crime coverage included
- Causes of Loss - Special Form
- Loss of Maintenance Fees is Actual Loss Sustained
- Debris Removal - \$50,000
- Pollutant Clean Up \$50,000
- Water Backup of Sewers or Drains \$100,000
- Ordinance or Law coverage A at full limit, coverage B&C 25% of Building Limit/Maximum \$1M for each
- All Other Peril/Basic deductible of \$1,000 with additional options available
- Broad definition of Building and Business Personal Property
- Damage to Premises Rented to You
- Liberalization Clause included
- Blanket Waiver of Subrogation
- D&O, Crime and Umbrella are available

## Submit your business:

[Submit Business](#)

[Learn More](#)

*\* Broadening endorsement not yet approved in all states. Contact your underwriter and / or review your quote documents for actual coverage provided.*

## Distinguished benefits you can count on.



WORLD-CLASS  
EXPERTS



UNMATCHED  
SOLUTION



PROGRAM  
STABILITY

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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.

Find out more information on [www.distinguished.com](http://www.distinguished.com)

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