

# Distinguished.

COMMUNITY ASSOCIATIONS



Outstanding value, service  
and expertise.

## 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.

### Helping you serve:

- Condominium Associations (COA)
- Homeowners Associations (HOA)
- Planned Unit Developments (PUD)
- Cooperatives (CO-OP)
- Commercial Condominiums
- Mixed-Use Condominiums

# Let's get your Community Association clients covered.

## 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 support, we're here for that too.

---

### 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, \$5M, and \$10M
- No shared limits
- Competitive pricing and minimum premiums

## 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

# Let's get your Community Association clients covered.

## 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*

## 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.

## Distinguished benefits you can count on.



**WORLD-CLASS  
EXPERTS**



**UNMATCHED  
SOLUTION**



**PROGRAM  
STABILITY**

### Submit your business.

[HOA/PUD Common Areas Only](#)  
[Condo Co-op & Townhouses](#)

### Questions?

Contact [communityassociation@distinguished.com](mailto:communityassociation@distinguished.com)

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)

CA License # 0D06551

