

# Distinguished.

COMMUNITY ASSOCIATIONS



## Outstanding value, service and expertise.

**Community Associations Program.  
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. 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.

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### 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

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## Our Community Association Coverages:

### Community Association Package

Property and General Liability coverage designed by real estate insurance veterans. We deliver a unique solution for your community association clients.

#### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- Broad building definition
- Broad definition of insured
- Automatic coverage for specified community structures/buildings

#### COVERAGE HIGHLIGHTS

- Valuation condition is Guaranteed Replacement Cost coverage
- Insuring agreement follows what is required by the association's CC&Rs
- 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
- Coverage for Employee Theft

## Community Association 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 and efficient online submission via our Broker Portal.

### PROGRAM HIGHLIGHTS

- Carrier with AM Best Rating of A-XIV
- \$1M, \$2M, \$5M, and \$10M Limits offered
- Competitive pricing and low minimum premiums
- No shared limits
- Superior level of claims service and support

### COVERAGE HIGHLIGHTS

- Pay On Behalf
- Zero Retention
- Right & Duty To Defend
- Defense Outside Limit
- No Assault and Battery exclusion
- Broad Named Insured endorsement
- No Sexual Abuse and Molestation exclusion
- Unintentional Errors or Omissions

### FOLLOW FORM HIGHLIGHTS

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Directors & Officers Liability for not-for-profit community associations
- Host Liquor Liability
- Contractual Liability
- Auto Liability
- Employee Benefit Liability

## 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 like access to a Legal Concierge service, they'll be proactively protected too.

### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- First-dollar defense
- Defense outside the limit of liability
- Defense for breach of third-party contract
- Broad definition of insured - includes those performing property management services
- One-step, easy online quoting and policy issuance application
- Financials not required
- Low minimum premium
- Highly competitive D&O rates for qualified segments
- Legal Concierge Hotline provides insureds general advice from a nationally recognized and carrier-approved law firm

### COVERAGE HIGHLIGHTS

- Coverage limits of \$1M to \$5M (increments of \$1m)
- First-dollar defense
- Defense for non-monetary damage allegations
- No individual insured vs. individual insured exclusion
- Punitive damages protection where permitted by law
- A duty to defend the association and its members
- Cyber Liability for digital breaches of data, including credit monitoring for affected parties
- Broadly defined employment practices liability



## 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.

### PROGRAM HIGHLIGHTS

- AM Best A+ rated carrier
- Available as Agreement 1 only (Employee Dishonesty) or Agreements 1-6+8
- A managing agent endorsement
- Financials not required
- One step, online quoting and policy issuance
- Limits start at \$10,000 and can be increased up to \$5 million
- Various deductibles are available, including high deductible options, allowing our policy to sit above another

### COVERAGE HIGHLIGHTS

**First-Party Coverage** – Wrongful acts committed by board members, employees, volunteers, or property managers (subject to policy terms and conditions)

- Agreement 1 Employee Dishonesty

**Third-Party Coverages** – Wrongful acts committed by perpetrators not employed by or associated with the association (subject to policy terms and conditions)

- Agreement 2 - Forgery or alteration
- Agreement 3 - Inside the premises
- Agreement 4 - Outside the premises
- Agreement 5 - Computer fraud
- Agreement 6 - Money orders and counterfeit paper currency
- Agreement 8 - Funds transfer fraud

## Cyber

Cyber Insurance protects your association clients against the potentially devastating costs of a cyber attack. Response services are included for all policy holders, helping to mitigate exposure for your clients.

### PROGRAM HIGHLIGHTS

- Limits of \$500K available with \$1M limits available upon request
- Retention as low as \$5,000
- Coverage provided by Beazley, considered the industry leader in Cyber coverage
- Competitive minimum premiums
- Easy application and quoting process
- Available nationwide

### COVERAGE HIGHLIGHTS

- First-party and Third-party Cyber Liability
- Business Interruption and Cyber Extortion coverage
- Notification Expense covered outside the limit of liability
- E-Crime
- Payment Card Liabilities & Costs
- Beazley Breach Response team provides 24/7 crisis response

## 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)

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

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