

Distinguished.

COMMUNITY ASSOCIATIONS
EXPRESS UMBRELLA

Express Community Associations Umbrella

Our Express Community Associations Umbrella offers your clients the limits they need through our streamlined online submission process.

<https://brokerconnect.distinguished.com/>

Available Limits: \$1M, \$2M, \$5M, and \$10M.

Who's the Ideal Association for the Express Umbrella?

The ideal association includes:

- Well-Maintained and Managed Complexes
- Associations built or updated within the last 25 years

Key Coverages:

- Pay on Behalf
- Zero Retention
- Right & Duty to Defend
- Defense Outside Limit
- Directors & Officers Liability Follow-Form
- Broad Named Insured Endorsement
- No Sexual Abuse and Molestation Exclusion
- No Assault and Battery Exclusion
- Unintentional Errors or Omissions
- Admitted in Most States

Eligible Association Types Include:

- Condominium Associations (COAs)
- Homeowners Associations (HOAs)
- Planned Unit Developments (PUDs)
- Cooperatives (CO-OPs)
- Commercial Condominiums
- Mixed-Use Condominiums

Eligibility Requirements:

- Up to 500 units
- Up to 2 swimming pools
- No restriction on the number of employees
- Up to 3 owned autos
- Underlying Carrier with AM Best Rating of A- VII or better
- Nationwide except NY & GA
- Miami-Dade, Broward, and Palm Beach FL counties - limited to 100 units and 1 swimming pool

Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**EASY 24/7 SUBMISSION
PROCESS**

Submit your business.

[Express Community Associations
Umbrella Insurance](#)

Questions?

Contact 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

CA License # 0D06551