

Distinguished.

COMMUNITY ASSOCIATIONS



Outstanding value, service and expertise.

Here's Why Community Associations Need Umbrella Coverage.

What is an Umbrella Policy?

Affordable peace-of-mind. An Umbrella policy provides an additional layer of protection to your existing liability coverage. It protects you in case a large unforeseeable event occurs. And it does so very cost-effectively.

Let's get your Community Associations clients covered.

Why Do You Need It?

It's smart business.

- 40% of businesses do not reopen after a disaster
- Of the 60% that reopen, 25% fail within the first year

Safeguard your association & reserves:

- Increases Protection Umbrella coverage gives you increased protection at a reasonable rate – it's more cost-effective than increasing limits.
- Directors & Officers Umbrella coverage writes over D&O policy.
- Covers Defense Cost Umbrella coverage takes care of defense cost for covered losses in addition to the policy limits.

How Much Do I Need?

That all depends.

- Look around at your property. Do you have a swimming pool? Is there a clubhouse? Amenities increase the hazards on your premises which may result in severe accidents. The size of the association is another consideration. The more people, the greater chance of an accident.

When Should You Get It?

Why wait?

- It's generally the last piece of the insurance puzzle.
Best time is RIGHT NOW!

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

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