



Community Associations & Apartments

Highlights

- General Liability
- Property/DIC/X Wind
- Umbrella/Excess products up to \$5M
- "If Any" Workers' Compensation for Community Associations
- Payroll Workers' Compensation for Community Associations & Apartments
- Equipment Breakdown for Community Associations & Apartments

Targeted Classes

- Apartment Complexes
- Condominium Associations
- Homeowner Associations
- Townhome Associations

General Liability

- Multiple "A" rated carriers
- Hired & Non-Owned Auto coverage available from all carriers for a low premium
- Coverage available for Community Associations, Apartments, Mobile Home Parks, Co-Ops & Timeshares

Property

- Multiple "A" rated carriers
- Tier 1 & Tier 2 counties from Texas to Maine and ALL Florida counties
- Options available: Equipment Breakdown and Ordinance & Law
- Calendar year deductibles with buyback options available

D&O / Crime

- Multiple admitted carriers
- No Insured vs. Insured exclusion on D&O
- Property Manager can be included on Fidelity and Crime Bond

Workers' Compensation

- Volunteer Form automatically included on "If Any" risks and risks with Payroll
- Direct Bill
- Online quoting capabilities for the "If Any" Payroll product
- Coverage available for Community Associations & Apartments

Excess Liability & Umbrella

- All "A" rated carriers
- Limits available from \$1M to \$5M
- Coverage available for Community Associations

DIC (Differences in Condition)

- Multiple "A" rated carriers
- Limits available up to \$25M
- Mold and sewer/water back-up available