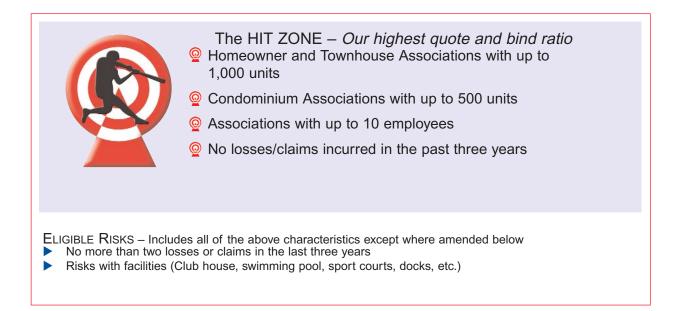


Community Associations Product — Non Profit Package

This Non Profit Package product targets Homeowner, Townhome, and Condominium Associations



PRODUCT ADVANTAGES

- Community Association Professional Liability
 - Employment Practices Liability coverage provided for no additional premium for associations with 10 or fewer employees
 - Defense costs outside the limit of liability
 - Lifetime Occurrence Reporting Provision for former Directors and Officers
 - Non-monetary and Breach of Contract coverage
 - Automatic Additional Insured Coverage for the Property Manager
 - Punitive Damages, where insurable by law, included automatically
 - Duty to defend
 - Admitted in all states except LA and VT
- Package Policy
 - One policy with separate limits of liability for each coverage part
 - General Liability on an occurrence form
 - Property on Special Form with Outdoor Enhancement Endorsements
 - Hired and Non-owned Auto (where available)
 - Admitted in 30+ states
- Umbrella Policy
 - Excess General Liability, Hired & Non-owned Auto and Directors & Officers
- A.M. Best rated A++ carrier



Community Associations Product — Non Profit Package

INELIGIBLE RISKS – Risks with the below characteristics may be eligible for certain coverage lines Directors and Officers

- Associations with average unit value greater than \$2,000,000
- Associations with more than two claims or known circumstances that may lead to a claim in the past five years
- Associations controlled by the builder or developer
- Associations with any of the following exposures: airport or airstrip, country club, golf course or sewage treatment facility
- Timeshares and Retail Associations
- Associations located in LA

Package Policy

- Associations with ongoing or anticipated construction
- Associations with more than two General Liability or Property losses in the past 3 years
- Associations with Builder, developer or agent representation on the Board
- Associations subject to age-restrictive covenants
- Associations located in AK or LA
- Associations with swimming pools with diving boards or slides
- Associations with any of the following exposures: airport or airstrip, country club, golf course or sewage treatment facility
- Associations with buildings 4-7 stories without enclosed stairwells or fire escapes
- Associations with buildings over 7 stories that are not 100% sprinklered

Umbrella Policy

- Associations with ongoing or anticipated construction
- Associations with buildings 4-7 stories without enclosed stairwells or fire escapes
- Associations with buildings over 7 stories that are not 100% sprinklered

Available Limits

General Liability

- Limits up to \$1,000,000 occurence/\$2,000,000 aggregate
- Property not available for Residential Condominium Associations or any residential risks in Florida
- Maximum Total Insured Values up to \$1,500,000
- Maximum limit up to \$500,000 per location for defined Coastal Zones (wind exclusion applies)
- Community Association Professional Liability
- Limit up to \$5,000,000
- Umbrella Coverage
- Limit up to \$5,000,000 (combined limit for Community Association Professional and Umbrella Liability cannot exceed \$6 million)

SUBMISSION REQUIREMENTS

- Current version of our Community Association Package application
- Representation of incurred losses for the past three years