

COMMUNITY ASSOCIATIONS

ABOUT THIS COVERAGE

In community associations nationwide, board members' personal assets are at risk for decisions they make while administering by-laws. Insuring these boards can be tough in today's market, as claims escalate and insurance premiums increase. It's more important than ever to make sure you are offering the best insurance solution to your clients.

DIRECTORS & OFFICERS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

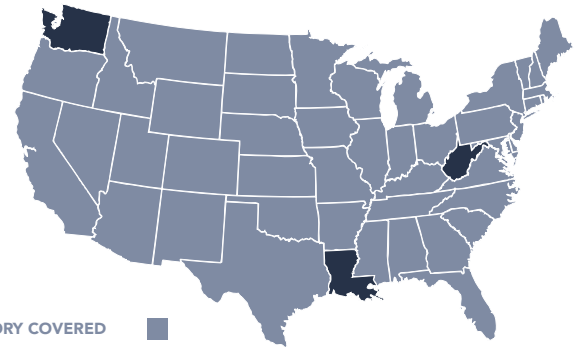
- D&O/EPL Limit Up to \$5 million
- Defense Outside the Limit
- Defense Costs Coverage for Breach of Contract Claims
- Coverage for Non-Monetary Claims
- No Consent to Settlement Provision – (Hammer Clause)
- Unlimited Extension (for claim reporting endorsement)
- Automatic Coverage for the Property Management Company

PACKAGE POLICY (SEPARATE)

- Property coverage for fences, signs, lights, and buildings
- Extracurricular exposure coverage for playgrounds, pools, and tennis courts
- Business Owners Package coverage, including GL and blanket property
 - General Liability: \$2,000,000/\$4,000,000 limits available
 - Property: \$300,000 blanket coverage available (excluding buildings)
- Additional Endorsements
 - Money & Securities, Water Back-up with Sump Overflow, and Privacy Liability with Data Breach

COMMON CLASSES

- Homeowner Associations
- Retail Associations
- Office/Industrial Parks
- Property Owner Associations
- Dock Associations (Ineligible for Package)
- Mobile Home Parks (Ineligible for Package)
- Planned Unit Developments (Ineligible for Package)



TERRITORY COVERED

RESTRICTED CLASSES

- Master Associations
- Rental Associations
- Condo-hotels
- Timeshares

SUBMISSION REQUIREMENTS

- ACORD Application, fully completed and signed
- Supplemental Application
- Expiring D&O/EPLI Declarations Page (if applicable)
- Five years of loss runs for all lines
- Send submissions to quotes@ospreyuw.com

OSPREY RELATED PRODUCTS

Apartments • Low Income Housing • Resorts & Lodges
1-4 Family Dwellings • High-Value Homeowners



EXPERIENCE THE OSPREY DIFFERENCE

203.489.3400 | OSPREYUW.COM