

Condo "Mini" Product - Non Profit Package

Good things come in small packages. Condo "Mini" is a simplified all-in-one package product that targets small Residential Condominium Associations (five units or less) without swimming pools. Get a quick quote today that provides General Liability, Property, Directors & Officers Liability including Employment Practices Liability, as well as Commercial Umbrella and Crime coverage.

PRODUCT OPTIONS:

- ▶ General Liability coverage
- ▶ Property coverage
- ▶ Directors & Officers Liability with Employment Practices coverage
- ▶ Commercial Umbrella
- ▶ Crime

GENERAL LIABILITY:

- ▶ Limits up to \$1,000,000/\$2,000,000
- ▶ Defense costs are outside policy limits
- ▶ No deductible
- ▶ Hired and Non-owned Auto Liability coverage available
- ▶ Minimum premiums as low as \$350 in certain states

PROPERTY:

- ▶ Special Cause of Loss and Replacement Cost Coverage Available
- ▶ Outdoor Enhancement Endorsement
- ▶ Equipment Breakdown coverage available

COMMUNITY ASSOCIATION PROFESSIONAL LIABILITY

- ▶ Directors & Officers including Employment Practices Liability
- ▶ Breach of Contract coverage
- ▶ Manager/management company automatically named as an Additional Insured
- ▶ Employment Practices Liability included for no additional premium for ten employees or less
- ▶ Lifetime Occurrence Reporting Provision

COMMERCIAL UMBRELLA:

- ▶ Limits up to \$5,000,000
- ▶ Coverage available over the Directors & Officers Liability

CRIME:

- ▶ Theft of Money, Securities and Other Property by Employees of the Insured Association
- ▶ Coverage provided for employees, directors, officers, committee chairs, and volunteers without having to schedule them
- ▶ Coverage can be extended to cover theft of the association's money/securities by a property manager's employees
- ▶ Coverage in the association's name to protect the assets of the organization

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Simple Application
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier

