

Condo “Mini” Product - Non Profit Package

THE ALL-IN-ONE POLICY DESIGNED FOR RESIDENTIAL CONDOMINIUM ASSOCIATIONS INCLUDING:

GENERAL LIABILITY AND PROPERTY INSURANCE, DIRECTORS & OFFICERS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY

WHY DOES YOUR CONDOMINIUM ASSOCIATION NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ Community Associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- ▶ Coverage in the event a guest of a unit falls on the sidewalk of the premises and sustains bodily injury
- ▶ Defense in the event a contractor hired by the association sues claiming breach of contract
- ▶ Many Condominiums are looking for additional liability limits offered through our Umbrella policy

Why should you choose this Condo Mini product?

- ▶ Maximize efficiency: One Simple Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with One Concurrent Effective Date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Manager/Management Company automatically named as an Additional Insured	✓	?
Breach of Contract Coverage under the Directors and Officers Liability	✓	?
No exclusion for libel, slander, or defamation	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Unlimited Defense Outside the Limit of Liability	✓	?
Umbrella Policy excess of General Liability, Hired and Non-owned Auto and Directors and Officers Liability	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.