



McGOWAN

Program Administrators

COMMUNITY ASSOCIATION D&O



PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Condominiums
- Single-Family HOAs
- Cooperatives
- Masters
- Property Owners
- Commercial
- Timeshares
- Townhomes
- Condolets

PRODUCTS

- Directors & Officers Liability (including EPLI) for Not-for-Profit

LIMITS

- \$1MM-\$5MM (Follow from Umbrella & Excess D&O can be coordinated with other MPA divisions & McGowan facilities)

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- "A" Rated Carriers - Admitted Paper

SPECIAL COVERAGES & FEATURES INCLUDE, BUT ARE NOT LIMITED TO:

- Defense and indemnity of monetary claims
- Defense of non-monetary claims
- Broad definition of Insured including directors, officers, trustees, the entity, community association/property manager ("CAMS"), volunteers, committee members, employees and leased employees
- Defense of breach of third party contract claims
- Defense of failure to maintain or obtain insurance claims
- Third party non-employee discrimination claims
- Employment Practices Liability and Employee Discrimination claims
- Full Prior Acts Coverage
- Broad Definition of Wrongful
- Personal injury Offense and Publishers Liability Coverage

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.