



COMMUNITY ASSOCIATIONS MANAGEMENT LIABILITY & PACKAGE

Directors & Officers Liability and Employment Practices Liability

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.

Westchester Community Association product offers competitive pricing for most types of associations and board coverage, including:

- 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
- Available in all states except WV and LA

Package Policy (separate)

- Property coverage for fences, signs, lights, and buildings
- Extracurricular exposure coverage for playgrounds, pools, and tennis courts
- General liability limits up to \$1 million occurrence and \$2 million aggregate
- Additional Endorsements
 - Money & Securities, Water Back-up & Sump Overflow, Employment Practices Liability, and Privacy Liability & Data Breach

Common Classes

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

Restricted Classes

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