



# Community Association D&O w/EPL Product



Our Directors and Officers with Employment Practices Liability Insurance Product covers both the associations you insure and their community management company.

- > Competitive Pricing!
- > Automated Online!

# **D&O Product offers coverage for:**

#### **Common Classes**

- Residential Condo & Townhome Associations. (Not in CA)
- Homeowner Associations
- Retail Associations
- Office/Industrial Parks
- Property Owner Associations
- Cooperatives (Not in NY)
- Mobile Home Parks (Not in CA)
- Planned Unit Developments

### **Submitting New Business**

Visit <u>MGAlive.com</u>, click on New Quote and select D&O.

Email questions to: underwriting@mgalive.com

#### **Restricted Classes (Ineligible)**

- Master Associations
- Rental Associations
- Condo hotels
- Timeshares

## **D&O Product details:**

- "Admitted" in all states offered
- Limit up to \$5 million
- 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 for LA, NV, VT, & WV

- AM Best "A++" rated national carrier
- Defense outside the limit
- Full Prior Acts Coverage
- Developer can be on board (can't be in control)

Coverage provided by:

Westchester
A Chubb Company

Quote, bind, and issue on MGAlive.com!

CA License 0F00748

For additional information, visit <u>CAISlive.com</u>. If you have questions, contact:



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