

Community Association Umbrella/Excess Liability Product



CAIS offers a high limit Umbrella dedicated to Community Associations and their specialized coverage needs.

- **Competitive Pricing!**
- **Direct Bill**

Protect your Community Association with an Umbrella Insurance Policy through CAIS. The Umbrella policy provides additional liability coverage over the GL, EL, and D&O insurance when the association suffers a catastrophic loss that exceeds those policy limits. CAIS offers five limits - \$5 Million, \$10 Million, \$15 Million, \$25 Million, and \$50 Million*.

Umbrella Coverage Highlights:

- Coverage available in all 50 states
- Competitive Rates
- Direct Bill
- Disclosure of Terrorism
- Disaster Response Coverage Endorsement \$50,000
- Claims Made Endorsement (where an underlying policy is Claims Made)
- Following Form Named Insured
- Following Form General Liability
- Following Form Directors & Officers Liability
- Following Form Employers Liability (Coverage E)
- Following Form Employee Benefits Liability (Coverage E)
- Following Form EPLI to the extent that insurance is provided under underlying D&O
- Following Form Aggregate Per Location (multi-location risks must have “per location aggregate” on primary general liability policy)

*\$50 Million limit includes a primary layer of A+ rated \$25 Million Excess Liability (including EPLI), and a secondary layer of A++ rated \$25 Million Excess Liability (excluding EPLI). \$50 Million limit available in all states except GA.

Eligibility Requirements:

Underlying Carrier:	A.M. Best Rating A-VII or better
General Liability:	\$1,000,000 Per Occurrence \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/Completed Operations/Aggregate \$2,000,000 General Aggregate Per Location (no "CAP")
Automobile:	\$1,000,000 Auto Liability BI/PD Combined Single Limit for all autos
Employers Liability:	All States \$500,000 Each Accident \$500,000 Each Disease/Employee \$500,000 Each Disease/Policy Limit
Directors and Officers:	\$1,000,000 Per Occurrence and Aggregate
Liquor Liability:	\$1,000,000 Per Occurrence and Aggregate
Employee Benefit Liability:	\$1,000,000 Per Occurrence and Aggregate

Coverage Exclusions:

- Lead Liability Exclusion (Coverage E & U)
- Mold, Rot or Other Fungi Exclusion
- Earth Movement or Subsidence Exclusion
- Care, Custody or Control Exclusion
- Pollution Exclusion with Named Peril Exception
- Errors and Omission Exclusion (Real Estate Agent)
- Construction Defect Exclusion
- Foreign Liability Exclusion
- Contaminated Drywall Exclusion
- War Liability Exclusion
- Communicable Disease Exclusion
- Umbrella Liability Coverage U Exclusion
- "No Fault", "Uninsured Motorist" or "Underinsured Motorists" Laws exclusion

New Business Submission Requirements

The following are required to receive a quote for an Umbrella New Business submission:

- Enter application and submit via MGA.live.com
- Upload 3 years currently valued loss runs for all underlying coverages. The loss run valuation date must be within 90-days of proposed policy effective date
- Submit with 14-day lead time

CA License 0F00748

For additional information, visit CAISlive.com.
If you have questions, contact:



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