

# CONDOMINIUM ASSOCIATION PACKAGE POLICY



Coastal Community Association Insurance Services prides itself on creating competitive products while maintaining the ease of doing business for our brokers. ***Set yourself apart from the competition: obtain a Real-Time premium indication in 30 seconds or less on our website.***



Are you tired of waiting weeks for a condominium association quote? Are you fed up with filling out ACORD forms and submitting them to companies not knowing whether it qualifies? Are you tired of leaving voicemails and sending emails to Underwriters with no responses? If you answered yes, there is a simple solution—**Coastal Community Association Insurance Services.**

## Product Features

- Flood
- Crime/Employee Dishonesty
- Enhanced Directors/Officers Liability
- General Liability/Hired and Non-owned Auto
- Liquor Liability
- Umbrella up to \$100 million
- Employee Benefits Liability
- Pesticide and Herbicide Liability
- Garagekeepers-Auto Physical Damage
- Enhanced General Liability Extension
- Enhanced Property Extension
- Greensurance<sup>™</sup> Option

## Coverage Highlights

- AM Best Rated A XV
- No short term rental restriction
- Building Guaranteed Replacement Cost Option
- No height or sprinkler restrictions on fire resistive buildings
- All Construction Types going back to the 1970
- Competitive Rates and up to 15% Commission

***(See back for more coverage highlights and optional endorsements)***

*See policy form for exact terms, conditions, limitations and exclusions*

*Don't wait weeks for a quote,  
become a broker today and get  
your proposal in seconds!*

**Visit us at [www.ciuins.com](http://www.ciuins.com) for new products that are available now  
and more exciting offerings coming soon.**

*Visit our website for exact terms,  
conditions, limitations, exclusions  
and pricing.*

**COASTAL**  
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### Coverage Highlights (continued)

- Blanket Property Limits Available
- Disappearing Property Deductible Option
- Association Loss Assessment and Extra Expense up to \$250,000
- \$250,000 Primary flood option if not in SHFZ
- Earthquake Sprinkler Leakage
- Wind driven rain option
- Trees/Shrubs/Plants increased limit option up to \$250,000
- Sewer Drain Backup increased limit option up to \$250,000
- Option for foundations, underground pipes, flues & drains
- Ordinance or Law Coverage with or without Wind
- GL Mold Coverage Available
- Garagekeepers-Auto Physical Damage options up to \$1M
- GL for association-owned units
- Blanket additional insured when required by contract
- Revised notice of claim reporting requirements
- \$0 Deductible Crime Option
- Guaranteed Compliance Employee Theft Option
- Employee Theft limits up to \$2M
- Blanket Crime coverage available
- Continuity of Coverage Endorsement available for D&O
- D&O Includes full prior acts (subject to warranties)
- Gold & Silver coverage options for D&O

*See policy form for exact terms, conditions, limitations and exclusions*

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