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888-224-8806  
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## Community Association Directors and Officers Management Liability

Our Directors and Officers Liability product is designed to meet the unique coverage needs of homeowners and condominium associations.

### Eligible Classes:

- ▶ Homeowners associations
- ▶ Townhome associations
- ▶ Condominium associations
- ▶ Planned unit developments
- ▶ Mobile home parks
- ▶ Office parks
- ▶ Cooperatives (except in New York)
- ▶ Retail associations

### Product Features:

- ▶ Defense costs unlimited outside the limit of liability
- ▶ Duty to defend with affirmative 100 percent allocation wording
- ▶ Defense for Breach of Contract
- ▶ Coverage for both monetary and non-monetary claims
- ▶ No exclusion for failure to maintain insurance claims (where available)
- ▶ Lifetime Occurrence Reporting Provision
- ▶ Manager/Management company automatically named as an additional insured
- ▶ Defense and Settlement Provision (hammer clause) – 75/25 in favor of the insured
- ▶ Carve backs to Insured vs. Insured exclusion
- ▶ Punitive damages with most favorable venue wording included automatically (where insurable by law, not available in Alabama and West Virginia)
- ▶ Full prior acts coverage
- ▶ Employment practices liability included for no additional premium for 10 employees or less
- ▶ Third party discrimination and third party harassment coverage (applicable classes)
- ▶ Data & Security+ sublimit included free of charge

### Limits of Liability:

Limits available up to \$5,000,000

### Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their associations
- ▶ Free access to eRisk Hub®, an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.