



Non-Profit Community Associations  
Directors' & Officers' Liability Insurance



Policy and Program Highlights

<b>Broad Coverage</b>	
<i>Wrongful Acts</i>	Broad definition of Wrongful Acts including Wrongful Employment Practices, Wrongful Personal Injury (including discrimination) and Publisher's Liability.
<i>Claim</i>	Expansive definition of Claim including (1) civil, criminal, or administrative adjudicatory hearing; (2) a written demand for monetary damages or non-monetary relief; or (3) an Equal Employment Opportunity Commission proceeding or any state, local or territorial equivalent.
<i>Loss</i>	Loss means "damages, settlements and Defense Costs." Loss also includes punitive, exemplary or multiple damages, if insurable, to the fullest extent permitted by any applicable law.
<i>Spouses</i>	Spousal coverage expressly included.
<i>Contracts</i>	Defense of suits arising out of the rejection or approval of contracts.
<i>Developers</i>	Coverage for developers on the association board in their capacity as board members, with coverage for acts during board membership continuing after departure from the board.
<i>Prior Acts</i>	Full prior acts coverage, subject to policy terms and conditions.
<i>Prior and Pending Litigation</i>	Prior and Pending Litigation date taken from the expiring Chubb policy written through the Ian H. Graham, Inc. Insurance Community Association Program.
<i>Property Manager</i>	Property manager coverage available by separate endorsement for both acts as a property manager for the community association as well as coverage where sued vicariously for the acts of the association board.
<i>Commercial Risks and Exposures</i>	Commercial Risks and Exposures qualify for the program.
<i>Timeshares</i>	Timeshares qualify for the program.
<i>Insured</i>	Insured means the Named Entity (community association), qualified subsidiaries and Individual Insureds. Individual Insured includes all past, present and future elected or appointed directors, trustees, officers, employees, committee members or volunteers of the community association, including their estates, heirs, legal representatives or assigns.
<i>Percent Rented/Leased</i>	Coverage available regardless of percentage rented/leased.
<i>Extended Reported Period</i>	Extended Reporting Period available for purchase at 75% of the annual premium for 12 months, and can be purchased up to 30 days post expiration.
<i>Severability</i>	Profiting, fraud, or criminal acts of one Individual Insured will not be imputed to another to preclude coverage. Further, the failure by one Insured to disclose in the application facts and circumstances which may give rise to a future claim will not be imputed to another insured to preclude coverage.
<i>Contractual Liability</i>	Breach of employment contracts covered, subject to policy terms and conditions.
<i>Cancellation</i>	Insurer cannot cancel policy, except for failure to pay premium.
<i>Failure to Obtain Insurance</i>	Defense Costs coverage provided, for the association board's failure to obtain adequate insurance.

<b>Exceptional Service and Claims Handling</b>	
<i>Underwriting Authority</i>	IHG, as the exclusive program administrator for its underwriting partner CNA, has underwriting authority.
<i>Policy Issuance</i>	IHG will issue all policies and endorsements in house to ensure speed and accuracy.
<i>Partnership with CNA</i>	Rapid Renewal process into the new IHG/CNA program. Review and execution of a simplified document is all that it takes to maintain continuity of coverage from Chubb into the new IHG/CNA Program.
<i>Specimen Policy</i>	Specimen policy available by fax or mail, and online soon at <a href="http://www.ihginsurance.com">www.ihginsurance.com</a> .
<i>New Business Application</i>	Simple new business application, available by fax or mail and online soon at <a href="http://www.ihginsurance.com">www.ihginsurance.com</a> .
<i>Claims' Liaison</i>	IHG will continue to assist as a claims liaison for our producing brokers and insureds.
<i>Risk Management</i>	IHG and CNA are committed to value added risk management programs for insured associations.
<i>Policy Development</i>	IHG and CNA are committed to continued policy development to respond to the needs and wants of the not for profit community association marketplace.

The information contained in this document is for general information only. It is intended to provide a general overview of the services and products offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverages are not available in all states. This document is not intended to be advertising or solicitation in states where the local regulations prohibit such usage.