



Condominium / Homeowner Association Directors & Officers Liability Program D&O Protection Flexi Plus (PI-DF-1 9/95) with the Community Association Pro-Pak Enhancement (PI-DO-100)

1. Broad definition of Individual Insured includes – director, officer, trustee, volunteer, and committee member
2. Defense costs for non-monetary relief claims
3. Defense costs for breach of contract
4. Coverage can be scheduled to include an outside property manager
5. Defense costs for failure to seek legal action against developer
6. Optional duty to defend provision, affords insured's participation in selection of counsel
7. Defense costs for failure to collect or assess dues
8. Defense costs for American with Disabilities Act claims
9. Modified Insured vs. Insured exclusion for unit owners
10. PHLI Bell endorsement provides coverage for Identity Theft Expenses, Terrorism Travel Reimbursement, Emergency Real Estate Consultation, Temporary Meeting Space Expenses, Workplace Violence Counseling, Theft of Work Materials, Kidnap Ransom Expenses, Key Individual Replacement Expenses, and Crisis Management Expenses

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.