



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)

Benefits of this Program

Philadelphia Insurance Companies Community Association Directors & Officers liability insurance is uniquely designed to meet the needs of condominium & homeowner associations with less than 250 units or 1,000 lots. The policy is enhanced by the Community Association Pro-Pak endorsement (PI-DO-100).

Coverage Features

- Broad definition of Individual Insured includes – director, officer, trustee, volunteer and committee member
- Defense costs for non-monetary relief claims
- Defense costs for breach of contract
- Defense costs for failure to seek legal action against developer
- Optional duty to defend provision, affords insured's participation in selection of counsel
- Defense costs for failure to collect or assess dues
- Defense costs for American with Disabilities Act (ADA) claims
- Modified Insured vs. Insured exclusion for unit owners
- Ability to add outside property manager
- Available deductibles of \$1,000 and up
- The PHL Y Bell Endorsement – proprietary endorsement that provides coverage for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expense, Image Restoration and Counseling, Donation Assurance, Business Travel, Crisis Management Expenses.

Underwriting Criteria

- Available in all states except CA, FL, TX
- Condominium / Homeowner Association D & O Liability Application or current version of competitor application
- Supplemental claim form, if applicable
- Purchase of Philadelphia's Condo / HOA Package Policy
- Average unit value of \$500,000 or less
- No builder or developer on the Board
- 100% residential occupancy
- No employees

Carrier

- This coverage is underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. For more information about our products and services please visit us at www.phly.com

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.