



# PRODUCT HIGHLIGHTS

## CONDO/HOA DIRECTORS & OFFICERS LIABILITY PROGRAM D&O PROTECTION FLEXI PLUS (PI-DF-1 9/95)

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) 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
- 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 and FL
- Condominium/Homeowner Association D&O Liability application or current version of competitor application
- Supplemental claim form, if applicable
- Purchase of PHLY'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

### Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

### Payment Terms

- Installment plans available for accounts which generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | [PHLY.com](http://PHLY.com)

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