

Community Association D&O Advantage

M.G Skinner is proud to offer our Exclusive Directors & Officers Insurance product for Community Associations. In community associations nationwide, board members' personal assets are at risk for decisions they make while performing their duties as board members and adhering to the association codes, covenants & restrictions. Insuring these boards can be extremely tough in today's market, as claims escalate, and insurance premiums increase. It's more important than ever to make sure you are offering the best insurance solutions for your community association clients.



Community Associations



Multi-Family



Consulting



SKINNER

Target Classes

Condominiums
Homeowners
Cooperatives
Townhomes
Timeshares
PUDs, POAs
Commercial Condos

24/7 Online Access

Quote, Bind & Issue Policies
www.mgskinner.com

Coverage Available

Directors & Officers

\$1,000,000 Per Occurrence
Full Prior Acts
First Dollar Defense
Duty to Defend Form
Automatically covers property managers
Automatically covers builders and developers while acting as a member of the Board
No exclusion for failure to obtain or maintain adequate insurance
Covers monetary and non-monetary claims
No "insured vs insured" exclusion

Coverage Available (Continued)

Architectural Review Board decisions covered
Includes Wage & Hour defense up to \$100,000 (not available in all states)
Covers insurable exemplary and punitive damages under applicable law
Covers defense for suits resulting from a breach of contract
Covers lawsuits and allegations for wrongful termination, discrimination, and general breach of a fiduciary duty
Protection from libel, slander, and defamation
Defense costs outside of policy limits

Crime

\$5,000 – \$2,000,000 Per Occurrence
Employee Theft
Forgery or Alteration
Inside & Outside Premises
Computer Funds Transfer Fraud
Money
Orders & Counterfeit

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MG Skinner's Community Association Program – Built Better:

Competitive products with A-Rated carriers, broad risk appetite, fast and efficient placement and consultative partnerships that allow our agents and brokers to maximize their success.

Eligible classes – Condominiums, Commercial Condos, Cooperatives, Homeowners, Townhomes, PUDs, POAs and Timeshares

The Directors and Officers Program includes the protection of directors, officers, trustees, employees, volunteers, and committee members at a competitive rate with the following coverages to meet their coverage needs!

