

*Broad Coverage*

**Crime & Fidelity Policy**

The Crime & Fidelity Policy is designed to complement the state-of-the-art IHG/CNA Non-Profit Community Association Directors' & Officers' Liability Policy.

**Employee Dishonesty**

Coverage includes Employee Dishonesty coverage with limits available to \$1,000,000 (with greater limits considered upon request).

**Non-Compensated Directors and Officers**

The policy covers non-compensated directors and officers.

**Automatic Sub-Limits**

The policy provides automatic sublimits for

- (1) Forgery and Alteration;
- (2) Theft, Destruction and Disappearance (premises and transit); and,
- (3) Computer Fraud and Wire Transfer.

**Property Manager**

The Property Manager can be included for a nominal charge, upon request.

**Rateable Employees**

For the purpose of calculating premium, rateable employees only include those employees authorized to handle association funds.

**Welfare and Pension Plan Endorsement**

Welfare and Pension Plan Endorsement included at no additional cost.

*Exceptional Service*

**Online Application**

Another way IHG provides Quality, Simplicity and Service.

**Underwriting Authority**

IHG is the exclusive national CNA Program Administrator for Non-Profit Community Association insurance products.

**Policy Issuance**

Policies and endorsements are issued in-house to ensure speed and accuracy.

**Quote Issuance**

Quotes are issued within 24 hours of receipt of a completed and signed application.

**Claims Service**

CNA works closely with program insureds to handle the claims quickly and to each insured's satisfaction.

**Risk Management Access**

Risk Management Professionals regularly develop risk management materials for insureds and are available to provide insureds with guidance in particular issues.

**Continental Insurance Company, a CNA Member Company**

Rated A (Excellent) by A.M. Best Company.

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