



IHG – Your Complete Solution for Community Associations

Property | General Liability | Umbrella | D&O | Crime

IHG Program Highlights

- Admitted paper, A.M. Best 'A' (Excellent) rated carriers
- Coverage designed for community associations
- Best in class service
- Automatic renewals for qualifying accounts

New P&C Solution Coverage Highlights

Guaranteed Replacement Cost

Common area and all-in coverage available

Per unit deductible option available

Equipment Breakdown available

Flood and Earthquake available

Elite Coverage Enhancement for Community Associations includes:

- \$300,000 Blanket limit for:
 - Fire Department Service Charge
 - Electronic Data
 - Media and Computer Equipment
 - Fire Extinguishers Systems Expense
 - Personal Effects & Property Of Others
 - Valuable Papers And Records
 - Accounts Receivable
 - Fine Arts
 - Detached Outdoor Signs
- \$100,000 annually for Identity Theft Expenses
- \$100,000 Extra Expense Coverage
- \$50,000 annually for Employee Theft
- \$75,000 annually for peril specific loss on:
 - Bridges, Roadways, Walks
 - Light Poles
 - Patios or other Paved Surfaces
 - Pilings, Piers, Wharves or Docks
 - Independent Retaining Walls
- Expanded perils for Outdoor Property, including damage by vehicles or aircraft, windstorm and theft
- \$100,000 for Business Personal Property Off-Premises
- \$50,000 for Sewer, Drain or Sump Pump Backup
- Ordinance or Law Coverage A included in Building Limit and \$500,000 Coverage B&C
- Debris Removal Coverage included with \$300,000 additional coverage limit
- \$5,000 per Plant with a policy limit of \$75,000 included for Outdoor Plants
- Coverage included for Foundations, Structural Glass, Pipes, Wires, Ducts and Utilities

Over, please.

General Liability

- Medical payments coverage for unit owners in common areas
- Host Liquor included
- Hired Auto and Non-Owned Auto Liability available
- Garagekeepers Liability available
- Employee Benefits Liability available

Additional coverages available:

- **Commercial Automobile**
- **Inland Marine**
- **Cyber**
- **Excess/Umbrella**

Submission Requirements

To request an insurance quotation, please submit the appropriate applications along with the preliminary underwriting information listed.*

- Ian H. Graham Application(s)
- ACORD Applications/Statement of Values
- 3 years of Loss Runs
- Financial Statements



Email submissions to:
Your IHG Underwriter or submissions@ihginsurance.com

Administered by:



In Step with
Community
Associations

*In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact an IHG representative if you have any questions.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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