



Provided Exclusively by Ian H. Graham Insurance

Community Association Managers' Errors & Omissions Insurance

NEW! Real Estate sales coverage available to firms with 5% or less of total income derived from sales activity.

Wrongful Acts: Coverage applies to liability of the insureds both for their own wrongful acts and the wrongful acts of any person for whom the insureds are legally responsible while in performance of professional services.

Discrimination Coverage: Defense for claims alleging discrimination, including discrimination raised by tenants.

Employment Practices Liability Coverage: Optional coverage for employment-related discrimination. Third party discrimination coverage can be added via endorsement to the EPL coverage for qualified insureds (not available in all states).

Mediation Incentive: If prior to the institution of arbitration proceedings or service of suit, the claim is resolved through a process of non-binding intervention, then the retention will be reduced by 50% or \$10,000, whichever is less.

Claim: Expansive definition of Claim which includes a claim for personal injury as defined in the policy, a written demand for monetary damage or nonmonetary relief, including (1) a civil adjudicatory proceeding or arbitration; (2) a formal administrative or regulatory adjudicatory proceeding; or (3) a formal civil, administrative or regulatory investigation.

Insured: Broad Insured Person definition which includes former partner, officer, director, or employee for professional services rendered at the time of such affiliation.

Loss: Broad Loss definition that provides coverage for punitive, exemplary or multiple damages. Insurer may not challenge insured's reasonable determination of punitive damage insurability.

Subsidiary Coverage: Automatic subsidiary coverage within the parameters defined in the policy.

Territory: Coverage applies worldwide.

Exclusions:

- Owned entity exclusion applies only if owned corporation is more than 20% owned (if privately held) or more than 10% owned (if publicly traded).
- Illegal profit exclusion applies only if it is established in a final adjudication by a judge, jury or arbitrator that the insured gained illegal profit, remuneration or advantage. Acts of one insured person are not imputed to another insured person.
- Fraud exclusion applies only if it is established in a final adjudication by a judge, jury or arbitrator that the insured committed fraudulent or criminal acts with actual knowledge of their wrongful nature or with intent to cause damage. Acts of one insured person are not imputed to another insured person.

Over, please.

Community Association Managers' Crime Coverage available with the following optional coverages:

- Employee Theft of Client Property
- Forgery or Alterations, including personal accounts of the proprietor, partners, officers and insured
- Theft, Disappearance & Destruction of Money & Securities
- Robbery & Safe Burglary of Other Property
- Counterfeit Money Orders and Currency
- Computer and Funds Transfer Fraud
- Social Engineering Coverage Endorsement – \$50,000 Sub Limit (higher limits available, subject to additional underwriting)
- Coverage for client's funds that are in the care, custody or control of the Insured
- Limits available up to \$5M (higher limits available upon underwriter approval)

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Endorsed by:



Underwritten by:



Administered by:



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