

Provided by Ian H. Graham Insurance

Community Association Manager Package Policy

PROPERTY

Coverage Applies to Each Location:

Appurtenant Buildings and Structures	\$50,000
Arson & Theft Reward	\$5,000
Business Income and Extra Expense Coverage	12 Month Loss Sustained
Business Income and Extra Expense — Dependent Properties	\$10,000
Business Income and Extra Expense — Newly Acquired Property	\$250,000
Civil Authority	3 weeks—24 hours deductible
Claim Data Expense	\$5,000
Debris Removal	25%+\$25,000
Expediting Expenses	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Newly Acquired or Constructed Building	\$1,000,000
Non Owned Detached Trailers	\$5,000
Outdoor Property	\$10,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Personal Effects	\$25,000
Pollutant Clean Up & Removal	\$25,000 Annual Total
Preservation of Property	BPP Limit up to 90 days
Signs	Included
Spoilage-Consequential Loss	Included in BPP Limit
Temporary Relocation of Property	\$50,000 up to 90 days
Tenant Glass	Included in BPP Limit
Theft Damage to Rented Property	Included in BPP Limit

Location Specific Coverage:

Enhanced Replacement Cost	Available
Inflation Guard	Included at 3% (other options available)
Seasonal Increase	Included
Business Personal Property (BPP) —Off Premises	BPP Limit — Included
Money and Securities	Included in BPP Limit
Money Orders and Counterfeit Paper	Included in BPP Limit
Equipment Breakdown	Building + BPP Limit
Pollutants	\$25,000
Expediting Expenses	\$25,000
Ordinance or Law	\$25,000
Building Glass	Included
Accounts Receivable	\$25,000
Valuable Papers	\$25,000
Electronic Data Processing	\$50,000
Electronic Data Processing — In Transit	\$25,000
Sewer and Drain Backup	\$25,000
Fine Arts	\$25,000
Targeted Hacker Attack	\$25,000

GENERAL LIABILITY

Non-Contractors Blanket	
Additional Insureds	Included

HIRED/NON-OWNED AUTO COVERAGE . . . Available

WORK COMP . . . Available

Note: Various deductible options available. Specific deductibles may apply to certain causes of loss. See policy for additional details.

Coverage is written with one or more of the CNA companies, rated A (Excellent) by A.M. Best.
 Call us or have your agent call **1-800-621-2324** or visit us online at **IHGinsurance.com**

Ian H. Graham Insurance

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Underwritten by:



Administered by:



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