



IHG – Your Complete Solution for Community Associations

Property | General Liability | D&O | Crime

IHG Property and Casualty (P&C) Program Highlights

Admitted paper | A.M. Best 'A' (Excellent) rated carrier | Coverage designed for community associations
Best in class service

Property

Guaranteed Replacement Cost

Special Causes of Loss - Sewer, Drain or Sump Backup (Included as cause of loss)

Per Unit and Multiple Deductible (by peril) options available

Original Specifications, All-In, or Bare-Walls Coverage for Interior of Units

Equipment Breakdown - including electronic circuitry impairment (HSB TechAdvantage™)

Earthquake and/or Earthquake Sprinkler Leakage – available for eligible property

Flood – available for eligible property

Ordinance or Law:

Coverage A - Included in Building Limit

Coverage B&C Combined - \$3,000,000 (higher limits available)

Business Income and Extra Expense - Actual Loss Sustained

Utility Services Coverage – Time Element

Ordinance or Law – Increased Period of Restoration

Expanded definition of Building and Covered Property

Premises Boundary within 1,000 feet of described premises

Preservation of Property (90 days)

\$500,000 Debris Removal

\$100,000 Pollutant Cleanup and Removal

\$50,000 Utility Services Coverage – Direct Damage

\$250,000 Outdoor Property:

Includes Bridges, Bulkheads, Dock, Piers, Retaining Walls and Wharves

\$5,000 any one tree, plant or shrub

\$100,000 Identity Theft Expenses

\$50,000 Reward Payment

\$50,000 Transit

\$25,000 Lock Replacement

\$2,500 Additional Claim Expense

\$300,000 Blanket Limit Included 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

Included Crime coverages:

\$150,000 Employee Theft

\$150,000 Money and Securities

\$150,000 Money Orders and Counterfeit Money

\$150,000 Forgery or Alteration

General Liability

Medical payments coverage for unit owners in common areas

Host Liquor included

Available optional coverages:

- Broadened General Liability Endorsement, which provides:
 - Additional Insured automatic status when required in an agreement
 - Liberalization clause
 - \$1,000,000 Damage to Premises Rented to You
- Hired and Non-Owned Auto Liability
- Garagekeepers Liability available
- Employee Benefits Liability available

Inland Marine

Auto

P&C Submission Requirements

- Ian H. Graham Application
- Acord Applications/Statement of Values
- 4 years of Loss Runs - including Current Year
- Most recent Financial Statements - both balance sheet and income statement

Also available from IHG – D&O and Crime Umbrella



For an application or more information about our community association products, visit ihginsurance.com

Email submissions to: submissions@ihginsurance.com

Administered by:



In Step with
Community
Associations

Program not available in all states. 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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