PRODUCT OVERVIEW

Ian H. Graham

The Coverage Speaks for Itself

In Step with Community Associations

Ian H. Graham Insurance (IHG) wrote the industry's first Directors & Officers (D&O) Liability Insurance policy for community associations more than 40 years ago. Today, IHG continues to lead the industry while focusing on offering coverage and service to help meet the needs of the 3,500 insurance brokers and over 50,000 community associations we work with. IHG is the exclusive partner of CNA Insurance providing the following suite of products specifically designed for community associations. In addition, IHG partners with Lloyd's of London to provide a monoline property product designed specifically for small condominium associations.

Directors & Officers Liability

As our world changes, IHG continues to be confident in the coverage our D&O policy offers to community associations. Below are key coverage features of the IHG policy:

- Third Party Discrimination/Harassment Coverage
- Architectural Review Board Decisions
- Breach of Contract – Defense Costs
- Personal Injury – Wrongful Entry/Eviction, Invasion of Privacy, False Arrest/Imprisonment, Malicious Prosecution
- Publisher Injury – Libel, Slander, Defamation, Plagiarism or Misappropriation of Ideas
- Insured vs. Insured Coverage
- First Dollar Defense (for eligible policies)
- Defense Costs Outside the Limit (DOL) – Unlimited DOL provided for no additional charge

Non-Admitted Directors & Officers Liability

Not every community association risk fits the standard underwriting marketplace. When a risk requires flexibility in pricing, coverage terms or special underwriting considerations, IHG's non-admitted D&O Liability program can provide creative solutions. Key program features include:

- Experienced Underwriting Team
- Bespoke Underwriting Approach
- Community Association Class-Specific Coverage
- IHG's World-Class Customer Service
- Exceptional Claims Handling by CNA's Dedicated Community Association Claims Team

Crime & Fidelity

Written in combination with our D&O policy or as stand-alone, our Crime policy is designed to help meet the needs of community associations and their managers. Features include:

- Available Insuring Agreements:
  - Fidelity Coverage including: Employee Theft, Theft of Client Property, ERISA Plan
  - Forgery or Alteration Coverage
  - Theft, Disappearance or Destruction: Inside and Outside Premises (Money/Securities)
  - Robbery or Safe Burglary (Property Damage)
  - Computer Transfer Fraud
  - Funds Transfer Fraud
  - Social Engineering Fraud
  - Counterfeit Coverage
- Loss Discovered Form
- Definition of Employee automatically includes Property Manager, Bookkeepers and Accountants
- Crime Coverage Part Extensions:
  - Proof of Loss Costs Sublimit - $5,000
  - Computer Restoration Costs Sublimit - $25,000
  - Record Recovery Costs Sublimit - $25,000

Property Manager E&O and Crime

Designed for Property Managers to help protect a management company and its employees against alleged wrongful acts in performing professional services on behalf of community association clients. Features include:

- Broad definition of Insured Person
- Broad definition of Wrongful Acts
- Available Coverage for Real Estate Sales - For firms with 5% or less of total income derived from sales

Over, please.

Small Condo Property Program

- Lloyds of London led facility, A.M. Best Rating: A+ (superior)
- Monoline Property
- Non-Admitted (IHG will file SL Taxes and Fees)
- Up to $10M TIV - *with some flexibility*
- Frame Construction Guidelines
  - up to 4 stories
  - 4 stories of Frame over Masonry Non-Combustible, Modified Fire Resistive or Fire Resistive is acceptable.
- No restrictions on year built - with proper maintenance
- ISO based forms with IHG Property Enhancement Endorsement provides:
  - Coverage for units according to the governing documents (bare walls, original specs, or all-in coverage)
  - Business Income – Actual Loss Sustained
- Equipment Breakdown included
- Ordinance or Law - available
  - Coverage A - Included
  - Coverage B&C Combined – Included @ 10% of the Building Limit
- Sewer Backup – available
  - Business Income – Included
  - Property Damage - Included @ 5% of the Building Limit
- **Claims Handling:** Davies Claims North America
- **Commission**: 15%
- **Submission Requirements:**
  - IHG Application
  - Statement of Values
  - Currently valued Loss Runs (4 years including CY)
  - Financials (can quote subject to)



Program is not available in AK, AL, FL, HI, KY, LA, MS, OK and TX

Dedicated to providing insurance solutions for community associations through quality, simplicity, and service.

Ian H. Graham Insurance | 800.621.2324 | ihginsurance.com

D&O, Crime and E&O Underwritten by: CNA

All Programs Administered by: ihg In Step with Community Associations

NATIONAL CORPORATE MEMBER OF community ASSOCIATIONS INSTITUTE

Ian H. Graham Insurance | P.O. Box 19640, Irvine, CA 92623 | 800.621.2324 | ihginsurance.com

All products and services are subject to change without notice. This material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. CNA is a registered trademark of CNA Financial Corporation.

CNA is a registered trademark of CNA Financial Corporation. The information contained in this document is for general information only and is not legal advice. It is intended to provide a general overview of the services and products offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverages are not available in all states. This document is not intended to be advertising or solicitation in states where the local regulations prohibit such usage.

Ian H. Graham Insurance is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc., a licensed producer in all states (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency ,Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. F-14XXX-1125