



In Step with
Community
Associations

Crime

The Coverage Speaks for Itself

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. IHG is the exclusive partner of CNA Insurance providing the following suite of D&O products specifically designed for community associations.

Program Benefits:

- Dedicated and Accessible Underwriting Team
- Same-day turnaround time for most requests
- Risk Management Resources focusing on current trends
- Claims handled by an experienced team focused solely on community associations
- Automatic renewals for qualifying accounts
- 20+ year carrier relationship with CNA (AM Best Rating: A (Excellent))
- Policy forms comparison library (available at request)
- D&O Coverage is endorsed by the Community Association Institute (CAI)
- Broad community association appetite

- Employee Theft coverage highlights:
 - Provided on a Discovery Form
 - Definition of Employee automatically includes Property Manager, Bookkeepers and Accountants
 - Policy includes \$5,000 in Proof of Loss Costs. The amount can be increased to \$25,000 for an additional premium (contact your underwriter for details)
- Fidelity Coverage for Client Money/Property while under the Association's care, custody, or control
- Limits up to \$5M primary (and excess over non-CNA)
- New Coverage Extensions:
 - Computer restoration costs - \$25,000
 - Record recovery costs - \$25,000
- In addition to Employee Theft our policies can include:
 - Forgery, or Alteration
 - Theft Disappearance & Destruction
 - Computer Fraud
 - Money Orders & Counterfeit Currency
 - Robbery & Safe Burglary

Crime:

- Social Engineering Fraud Coverage provided, up to \$100,000 at no charge. This coverage offers protection to an association who is misled through a communication to transfer funds from its own account as a result of fraud by a person who pretends to be a vendor, property managers, employee or member of the association.



ihg.info@ianhgrahaminc.com | 800.621.2324

Underwritten by:



Administered by:



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