The Coverage Speaks for Itself.

		IHG/CNA
	Endorsed by the Community Association Institute	~
_	Builder/developer in capacity as board member protected (even after they leave the board)	~
	Noise pollution covered	~
	Full limit defense costs for 3rd party breach of contract claims	~
•	Defense Costs paid outside the limit of liability	~
+	Board members past, present and future covered	~
and protection	Employees, volunteers, committee members domestic partners and spouses insured	~
-	Property manager covered	~
	Full Prior Acts coverage	~
	Monetary and non-monetary claims covered	~
	No Entity Exclusion, no insured vs. insured exclusion	~
	Defense of suits arising out of the approval/rejection of contracts	~
	Pre- and Post-Judgment Interest paid	~
	Investigation, Adjustment, Defense & Appeal defense costs provided	~
	Loss definition includes punitive, exemplary, multiple damages (where insurable)	· •
10	Architectural Review Board decisions covered	V
4	Employment Practices Liability included	V
	Non-employment related discrimination included (third party discrimination)	~
5e	Libel, slander and other defamation included	~
	Failure to maintain/obtain insurance defense provided	~
41	Copyright, trademark and plagiarism included	~
	Final Adjudication Language for fraudulent/criminal Wrongful Acts*	~
cove	Cyber liability and privacy event expense available	~
	False arrest, wrongful entry or eviction included	~
U	Insurance carrier CNA rated 'A' (Excellent) by A.M. Best	~
Endorsed I	by: Underwritten by: Administe	ered by:
ENDORSED PROGRAI COMMU	inity CNA	H. GRAHAM INSURANCE n Aon Company

Ian H. Graham Insurance, 15303 Ventura Blvd, 12th Floor, Sherman Oaks, CA 91403 800.621.2324 • IHGinsurance.com

*Not available in New York

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. Ian H. Graham Insurance is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc., (OG94493), Aon Direct Insurance Administrators and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency.