



Ian H. Graham

Product Overview

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 35 years ago. Today, IHG continues to lead the industry with policy enhancements designed to meet the needs of the 3,500 insurance brokers and over 40,000 community associations we work with. We're the exclusive partner of CNA Insurance providing the following suite of products specifically designed for community associations.

Directors & Officers Liability

As our world changes, we've enhanced our D&O policy for community associations. Some of the enhanced features we provide that are not standard in the marketplace include the following:*

- Cyber: \$100,000 in First Party Coverage & full policy limits for Third Party Liability Claims
- \$15,000 in Public Relations Event Expense
- \$100,000 in defense for Wage & Hour claims (not available in NY & CA)
- 80/20 Consent to Settle Clause (Softened Hammer Clause)
- Mediation Credit: If an Insured agrees to arbitration within 60 days of a claim and it settles they receive a 50% deductible credit
- Defense Costs Outside the Limit: Additional limit for defense costs is provided; defense limit matches policy aggregate. For qualifying accounts, unlimited defense outside is available
- First Dollar Defense: Automatically included on qualifying accounts. Available for other types of associations subject to underwriting and additional premium

Crime & Fidelity

To compliment our D&O policy, we've enhanced our Crime policy to meet the needs of community associations and their managers. For your convenience, we can package the D&O and Crime or provide separate policies. Features include:*

- Policy can include Employee Theft, Forgery, Theft Disappearance & Destruction, Computer Fraud, Money Orders & Counterfeit Currency, Robbery & Safe Burglary, and Social Engineering
- Coverage includes \$50,000 in Social Engineering Fraud Coverage at no charge. This coverage protects associations who are 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 manager or employee
- Provided on a Discovery Form
- Definition of Employee automatically includes Property Manager, Bookkeepers and Accountants
- Policy includes \$5,000 in Claims Expense automatically. The amount can be increased to \$25,000 for an additional premium (contact your underwriter for details)

Umbrella

Introduced in 2016, our Umbrella Liability product for community associations continues our commitment to product innovation with our partner CNA. Features include:*

- Limits of \$1M, \$2M, \$5M and \$10M
- Simplified underwriting process
- Excess Follow Form Liability allows for Primary and Non-Contributory where required by contract and provided by underlying coverage
- Expanded coverage to include \$300,000 in Crisis Management coverage
- Enhanced Key Employee Replacement coverages including Permanent Disability and Public Relations Expense related to the death or permanent disability of the key employee

Property Manager E&O

Designed for community association managers to help protect against bylaw litigation filed by homeowners. Features include:*

- Broad definition of Wrongful Acts for both their own wrongful acts and the wrongful acts of any person for whom the insureds are legally responsible while in performance of professional services
- Provides Real Estate Sales Coverage to firms with 5% or less of total income derived from sales activity
- Defense for claims alleging Discrimination, including discrimination raised by tenants
- Mediation Credit: If an Insured agrees to arbitration within 60 days of a claim and it settles they receive a 50% deductible credit
- Coverage available includes Theft of Client Property
- Social Engineering Fraud Coverage option available



Learn how to offer our custom community association products.
800.621.2324 | www.ihginsurance.com

Endorsed by:



Underwritten by:



Administered by:



*For a comprehensive list of Policy Features, visit our website at <http://www.ihginsurance.com/Pages/insurance-products.aspx> or request a copy of the individual product brochures. 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. (TX 13695); (AR100106022); 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 Berkeley Insurance Agency and in NY, AIS Affinity Insurance Agency. F-12822-1018