



Ian H. Graham

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 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 on eligible policies for no additional charge

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 Coverage Parts:
 - Fidelity Coverage – Employee Theft, Client, ERISA Plan - Forgery or Alteration
 - Inside and Outside Premises Coverage – Money/Securities, Property, Damage
 - Transfer Coverage – Computer, Funds, Social Engineering Fraud
 - Counterfeit Coverage
- \$100,000 in Social Engineering Fraud Coverage provided 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 an owner, client, employee, or vendor.

- Loss Discovered Form
- Definition of Employee automatically includes Property Manager, Bookkeepers and Accountants
- Crime Coverage Part Extensions
- Proof of Loss Costs Sublimit - \$5,000 (\$25K available for additional premium subject to underwriting)
- Computer Restoration Costs Sublimit - \$25,000
- Record Recovery Costs Sublimit - \$25,000

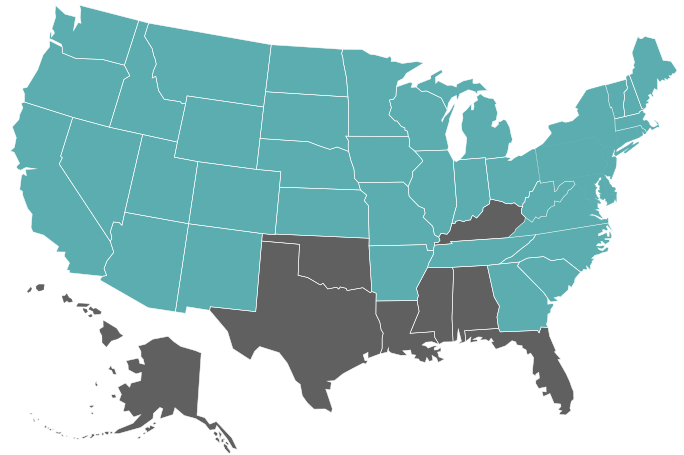
Property Manager E&O and Crime

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
- Discrimination Coverage – Defense for claims alleging discrimination raised by residents
- Additional Coverages Available:
 - Defense Outside of the Limit Available - Subject to additional underwriting (excl. CA/NY)
 - Directors & Officers Coverage
 - Employment Practices Liability Coverage
 - Employee Theft Coverage – Social Engineering available

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*
 - Minimum Rate: .20
 - 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
 - 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



Learn how to offer our custom community association products.

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

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In Step with
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Ian H. Graham Insurance is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (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.

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