



In Step with
Community
Associations

Directors & Officers (D&O)

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 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
- Defense of Non-Monetary demands
 - Defense Costs for Breach of Contract Claims
 - Network Risk Coverage and Privacy Event – Offers coverage for claims alleging privacy injury or identity theft resulting from a network breach/infection as well as \$100K for notification and monitoring resulting from unauthorized use of protected information.
 - \$100k Sublimit for Defense of Wage & Hour Claims (not available in CA and NY)
 - Broad Definition of Insured – Past, present, or future officers, directors, employees, volunteers, committee members as well as the Association and Property Manager (while acting on behalf of the Association)
 - Employment Practices Liability – Offers coverage for alleged wrongful acts arising from the employment process.
 - No Entity or Insured vs Insured Exclusion – Policy does exclude Insured vs. Property Manager
 - No Hammer Clause - The hammer clause outlines the amount the insured will be responsible to pay over any proposed settlement amounts if the insured refuses the proposed settlement
 - Outside Directorship - Ensures that board members are covered when serving on non-profit boards outside of the association as part of their duties
 - Lifetime Reporting for Past Directors & Officers

D&O:

- 3rd Party Discrimination - Coverage for alleged discrimination by a third party (non-Insured).
- Defense Costs Outside of the Limit - Provides additional limit for the insured so that the liability limit is not eroded by the costs of defense.
- 1st Dollar Defense - \$0 deductible applied to defense costs when no indemnity is paid (for eligible policies)



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Underwritten by:



Administered by:



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