THE COVERAGE SPEAKS FOR ITSELF

Ian H. Graham

Non-Admitted Directors & Officers (D&O)

In Step with Community Associations

For more than 40 years Ian H. Graham (IHG) has been a leader in providing community association D&O insurance. At IHG, we understand that not every community association risk fits the standard underwriting marketplace. When a risk requires flexibility in pricing, coverage terms or special underwriting considerations, IHG's non-admitted D&O Liability program can provide creative solutions.

Non-Admitted Program Benefits:

- Highly Dedicated, Experienced and Accessible Underwriting Team
- Bespoke underwriting approach to difficult to place risks
- Community association class-specific coverage offering
- Broad community association appetite
- Claims handled by an experienced team focused solely on community associations
- 20+ year relationship with program carrier CNA, AM Best Rating: A+ (Superior)
- Community Association Institute (CAI) National Corporate Partner

Available D&O Coverage *(subject to underwriting)*:

- 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)
- Broad Definition of Claim – includes written demand for monetary, non-monetary, injunctive or declaratory relief; civil or criminal proceeding; and formal administrative or regulatory proceeding
- Employment Practices Liability – coverage for alleged wrongful acts arising from the employment process
- Third Party Discrimination - coverage for allegations of discrimination made 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)
- 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
- Settlement Clause Options – 80/20; 70/30 or 50/50
- Outside Directorship Coverage - Ensures that board members are covered when serving on non-profit boards outside of the association as part of their duties
- $100k Sublimit for Defense of Wage & Hour Claims (not available in CA and NY)
- $100k Sublimit for Workplace Violence Act Expenses – provides public relations consultant, security consultant and employee counseling in response to a workplace violence act
- $100k Sublimit for Immigration Claims – provides defense costs coverage for actual or alleged violations of the Federal Immigration and Nationality Act of 1965

800.621.2324 | ihg.info@ianhgrahaminc.com

Underwritten by: CNA

Administered by: In Step with Community Associations

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F-15093-1026