



Ian H. Graham

Directors & Officers Liability

The Coverage Speaks for Itself

A Step Ahead

- Endorsed by the Community Association Institute (CAI)
- Cyber: Network Risk & Privacy Event Coverage at full policy limits (Third Party Liability)
- Cyber: \$100,000 in Privacy Event Expense (First Party)
- 80/20 Consent to Settle Clause (Softened Hammer Clause)
- Mediation Credit: If Insured agrees to arbitration within 60 days of a claim and it settles they receive a 50% deductible credit.
- \$15,000 in Public Relations Event Expense
- Lifetime Reporting
- First Dollar Defense: Automatically included on qualifying accounts. Available for other types of associations subject to underwriting and additional premium
- Defense Cost Outside the Limit of Liability: Additional defense provided at amount equal to the policy limit. For qualifying accounts, unlimited defense outside is available

Setting the Pace

- No Insured v. Insured or Entity v. Insured exclusion
- \$100,000 in defense for Wage & Hour claims. (Not available in NY & CA)
- Non employment related discrimination included (Third Party Discrimination)
- Final Adjudication Language for fraudulent/criminal Wrongful Acts
- Defense for Breach of Contract claims
- Broad definition of Loss
- Builder/developer covered in their capacity as board member (even if they leave the board)
- Past, present and future board members covered
- Defense provided for claims of Failure to Obtain or Maintain Insurance
- Property Manager automatically covered
- Noise Pollution covered
- Full Prior Acts coverage
- Employees, volunteers, committee members, domestic partners, and spouses covered as insureds
- Employment Practices Liability included
- Libel, Slander and other defamation included
- False Arrest, Wrongful Entry or Eviction included
- Copyright, Trademark and Plagiarism included
- Monetary & Non-Monetary claims covered
- Defense provided for Architectural Review Board decisions
- Insurance carrier CNA rated 'A' (Excellent) by A.M. Best



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