

Provided by Ian H. Graham Insurance

Community Association Manager Package Policy

PROPERTY

Coverage Applies to Each Location:

Appurtenant Buildings and Structures . . .	\$50,000
Arson & Theft Reward	\$5,000
Business Income and Extra Expense Coverage	12 Month Loss Sustained
Business Income and Extra Expense – Dependent Properties	\$10,000
Business Income and Extra Expense – Newly Acquired Property	\$250,000
Civil Authority	3 weeks—24 hours deductible
Claim Data Expense	\$5,000
Debris Removal	25%+\$25,000
Expediting Expenses	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Newly Acquired/Constructed Property	\$1,000,000
Non-Owned Detached Trailers	\$5,000
Outdoor Property	\$10,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Personal Effects	\$25,000
Pollutant Clean Up & Removal	\$25,000 Annual Total
Preservation of Property	BPP Limit up to 90 days
Signs	Included
Spoilage-Consequential Loss	Included in BPP Limit
Temporary Relocation of Property	\$50,000 up to 90 days
Tenant Glass	Included in BPP Limit
Theft Damage to Rented Property	Included in BPP Limit

Location Specific Coverage:

Enhanced Replacement Cost	Available
Inflation Guard.	Included at 3% (other options available)
Seasonal Increase	Included
Business Personal Property (BPP) – Off Premises	BPP Limit – Included
Money and Securities	Included in BPP Limit
Money Orders and Counterfeit Paper	Included in BPP Limit
Equipment Breakdown	Building + BPP Limit
Pollutants	\$25,000
Expediting Expenses	\$25,000
Ordinance or Law	\$25,000
Building Glass	Included
Accounts Receivable.	\$25,000
Valuable Papers	\$25,000
Electronic Data Processing	\$50,000
Electronic Data Processing – In Transit	\$25,000
Sewer and Drain Backup	\$25,000
Fine Arts	\$25,000
Targeted Hacker Attack	\$25,000

GENERAL LIABILITY

Non-Contractors Blanket	
Additional Insureds	Included

HIRED/NON-OWNED AUTO COVERAGE

Available

WORKERS' COMPENSATION

Available

Note: Various deductible options available. Specific deductibles may apply to certain causes of loss. See policy for additional details.

Coverage is written with one or more of the CNA companies rated A (Excellent) by A.M. Best.
Call us or have your agent call 1-800-621-2324 or visit us online at IHGinsurance.com

Underwritten by:



Administered by:



In Step with
Community
Associations

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