



In Step with  
Community  
Associations

# Coverage and Protection

## IHG's Coverage Speaks for Itself

- ✓ Endorsed by the Community Association Institute (CAI)
- ✓ Underwritten by CNA rated 'A' (Excellent) by A.M. Best
- ✓ Definition of Insured Person includes officers, directors, employees, volunteers, committee members domestic partners and spouses
- ✓ Non-employment related discrimination included (third party discrimination)
- ✓ Builder/developer in capacity as board member protected (even after they leave the board)
- ✓ Property manager included as an Insured Person
- ✓ No Entity Exclusion, no insured vs. insured exclusion
- ✓ Coverage for monetary and non-monetary demands
- ✓ Defense Costs paid outside the limit of liability
- ✓ 1st Dollar Defense (for eligible policies)
- ✓ Full limit defense costs for 3rd party breach of contract claims
- ✓ Network Security and Privacy Regulation Proceeding Coverage
- ✓ Privacy Event Expense - \$100K Sub-Limit
- ✓ Pre- and Post-Judgment Interest paid
- ✓ Investigation, Adjustment, Defense & Appeal defense costs provided
- ✓ Loss definition includes punitive, exemplary, multiple damages (where insurable)
- ✓ Employment Practices Liability included
- ✓ Full Prior Acts Coverage
- ✓ Libel, slander and other defamation included
- ✓ Copyright, trademark and plagiarism included
- ✓ Failure to maintain/obtain insurance defense provided
- ✓ Coverage for decisions by the Architectural Review Board
- ✓ Final Adjudication language for fraudulent/criminal wrongful acts
- ✓ False arrest, wrongful entry or eviction included



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Underwritten by:



Administered by:



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