



Community Association Director and Officer Professional Liability

AS A DIRECTOR OR OFFICER OF A COMMUNITY ASSOCIATION ORGANIZATION, ARE YOU IMMUNE FROM LIABILITY?

- ▶ Immunity does not prevent an organization from being sued
- ▶ Immunity typically applies to volunteers, not to paid employees or the organization itself
- ▶ Community Associations are sued by their employees, committee members, and volunteers
- ▶ Over 60% of the claims against these associations are related to non-monetary issues
- ▶ Community Associations have an annual budget that is often less than the average cost to defend a claim closed by litigation

Why you should purchase the United States Liability Insurance Community Association Professional Liability Product:
The following are important coverages to have in your policy. Check to make sure you have all of these features

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No exclusion for failure to maintain insurance claims (where available)	✓	?
Breach of Contract coverage (now available in all states)	✓	?
Coverage for both monetary and non-monetary claims (now available in all states)	✓	?
Defense outside the Limit of Liability	✓	?
Lifetime Occurrence Reporting Provision	✓	?
Manager/Management Company automatically named as an Additional Insured	✓	?
Employment Practices Liability included for no additional premium for 10 employees or less	✓	?
Third Party Discrimination and Third Party Harassment coverage	✓	?
Duty to defend with affirmative allocation wording	✓	?
Defense and Settlement Provision (hammer clause) – 75/25 in favor of the insured	✓	?
Punitive Damages with most favorable venue wording included automatically (where insurable by law, not available in Alabama and West Virginia)	✓	?
A.M. Best rated A++ carrier	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.