## Community Association D\&O w/EPL Product



## D\&O Product offers coverage for:

## Common Classes

- Planned Unit Developments
- Timeshare Associations
- Mixed Use Associations
- Residential Professional and Commercial Condominiums
- Homeowner / Property Owner Associations

Available now!<br>Our Directors and Officers with Employment Practices Liability Insurance covers both the associations you insure and their community management company.<br>> Competitive Pricing!<br>> ONE-STOP for D\&O, WC, Crime, Umbrella \& PUD!

## Submitting New Business

To obtain a D\&O quote, download the following application. Email your completed document to: haley@mgalive.com
> D\&O AXA XL Application

## D\&O Product details:

- AM Best "A+" rated national carrier
- "Admitted" and available in AZ, CA, ID, LA, NV, OR, UT, VT, WA, and WV
- Limits starting at $\$ 1$ million on a primary or excess basis
- Broad definition of "Claim" provides coverage for monetary and non-monetary damages
- Employment Practices Liability coverage with Defense Expense coverage for Wage and Hour claims included
- Provides coverage for Directors, Officers, Trustees, Employees, Committee Members, Volunteers, in addition to providing coverage for independent Community Association Managers and Builder Developers
- Punitive and Exemplary Damages coverage where insurable under applicable state law
- Coverage for Insured versus Insured claims (both Insured Person vs. Insured Person and Entity Organization)
- Defense Expense coverage for Breach of Contract Claims
- Coverage for Insured Persons in Outside Director capacity

For additional information, visit us online at www.CAISlive.com. If you have questions, please contact:


Gary J. Deck

Director of Sales \& Distribution
PH: (916) 212-8310
Toll Free: (888) 833-4158 x109
gary@mgalive.com

