

Community Association Management Liability

POLICY FEATURES

	Our policy	Their policy		Our policy	Their policy
Duty to defend	✓		Severability of exclusions and warranties, with certain exceptions	✓	
Claims made – reported as soon as practicable but no later than 60 days after the end of the policy period	✓		Automatic coverage for majority-owned nonprofit subsidiaries	✓	
Broad definition of claim including monetary and non-monetary claims	✓		60 days to elect to purchase extended reporting period	✓	
Full prior acts coverage	✓		Defense coverage for allegations of dishonesty/fraud, unless proven by judgment or other final adjudication	✓	
Entity coverage (the organization and its nonprofit subsidiaries are insureds)	✓		Punitive damages are covered if insurable under state law	✓	
Coverage for directors, officers, trustees, employees, volunteers and committee members	✓		Third party EPL coverage for non-employment discrimination and harassment	✓	
Spousal and domestic partner extension	✓		Full insured vs. insured coverage, including entity vs. insured	✓	
Employment practices liability (EPL) provides coverage for discrimination, retaliation, sexual harassment, workplace harassment and wrongful termination; also includes coverage for mental anguish and emotional distress	✓		Automatic coverage for property management companies	✓	
No exclusions for anti-trust or copyright infringement	✓		Defense coverage for breach of contract claims	✓	
Coverage provided for libel, slander, defamation, publishers liability and personal injury	✓		No noise exclusion	✓	

For more information

To receive a premium quotation or to learn more about non-profit management and organization liability insurance for community associations, please contact:

Kevin Davis Insurance Services, Inc.

California office

P.O. Box 55012, Los Angeles, CA 90055
 877.807.8708 (toll-free) 213.833.6191 (p)
 213.626.1060 (f)



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