

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	✓