

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	★	