

## Excess Liability



Kevin Davis Insurance Services offers Excess Liability coverage for Community Associations. Currently we have four excess limits available: \$5 Million, \$10 Million, \$15 Million, \$25 Million, and \$50 Million.

### Key Product Attributes

- Financial security of an A+ (XV) by A.M. Best and A+ by Standard and Poors.
- Financial security of an A++ (XV) by A.M. Best and A+ by Standard and Poors.
- Developer Sponsored Boards are eligible.
- High Rise Associations to thirty-five (35) stories are eligible. Higher buildings are eligible by referral.
- Excess of Directors & Officers, General Liability, Automobile, Employee Benefits, Employers Liability, **including Employment Practices Liability\* (\*if covered under the D&O).**
- Timeshares, Hotels/Vacation Rentals/Resorts are ineligible.

### Minimum Underlying Insurance Requirements:

<b>Underlying Carriers:</b>	Best's Rating A-VII or better
<b>General Liability:</b>	\$1,000,000 Per Occurrence \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/Completed Operations/Aggregate \$2,000,000 General Aggregate Per Location (no "CAP")
<b>Automobile:</b>	\$1,000,000 Auto Liability BI/PD Combined Single Limit for all autos
<b>Employers Liability:</b>	All States \$500,000 Each Accident \$500,000 Each Disease/Employee \$500,000 Each Disease/Policy Limit
<b>Directors and Officers:</b>	\$1,000,000 Per Occurrence and Aggregate
<b>Liquor Liability:</b>	\$1,000,000 Per Occurrence and Aggregate
<b>Employee Benefit Liability:</b>	\$1,000,000 Per Occurrence and Aggregate



## Policy Highlights

- Following Form Named Insured
- Following Form General Liability
- Directors & Officers Liability Following Form Provisions
- Following Form EPLI to the extent that insurance is provided pursuant to underlying D&O
- Following Form Liquor Liability
- Following Form Automobile
- Following Form Employers Liability
- Following Form Employee Benefits Liability
- Following Form Personal Injury
- Disaster Response Coverage Endorsement \$50,000
- Claims Made Endorsement (where an underlying policy is Claims Made)
- Disclosure of Terrorism
- Coverage available in 49 states.

## Policy Exclusions

- Lead Liability Exclusion
- Mold, Rot or Other Fungi Exclusion
- Earth Movement or Subsidence Exclusion
- Care, Custody or Control Exclusion
- Pollution Exclusion with Named Peril Exception
- Error's and Omission Exclusion (Real Estate Agent)
- Construction Defect Exclusion
- Foreign Liability Exclusion
- Contaminated Drywall Exclusion
- "No Fault", "Uninsured Motorist" or "Underinsured Motorists" Laws exclusion
- War Liability Exclusion
- Data Breach Liability
- Cannabis excluded in AK, AL, AZ, CO, DC, IL, ME, MI, MN, NV, WA and OR
- Coverage U

