

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	*	