

# Community Associations



**FOR MORE INFORMATION,  
PLEASE CONTACT:**

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 <b>GREEN</b> Let's Go!	 <b>YELLOW</b> Caution light	 <b>RED</b> Sorry, not our cup of tea
<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Single family communities (no residential property)</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Recreational communities</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Condo/townhome associations (coverage required for residential property)</li> </ul>
<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Premium greater than \$15K</li> <li>- Association controlled for 5 years or longer</li> <li>- Buildings less than 25 years old or fully renovated within the last 15 years (including roof)</li> <li>- Risks that are not located in CAT prone areas</li> <li>- 50 state criminal and sex offender background checks completed on all employees (including volunteers involved in youth programs)</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Association controlled for less than 5 years</li> <li>- Unarmed security</li> <li>- Sponsored youth athletics programs</li> <li>- Summer camp/daycare program</li> <li>- Located on a lake that allows motorized boating</li> <li>- Unprotected property</li> <li>- Close proximity to high hazard wildfire zones</li> <li>- Buildings more than 25 years old</li> <li>- High hazard dams</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Developer controlled</li> <li>- Armed security</li> <li>- Pre-school program</li> <li>- Large marina operation (boat rental, fueling, rack storage)</li> <li>- Covered docks</li> <li>- Located in high hazard wildfire zones</li> <li>- No criminal or sex offender background checks completed</li> </ul>

