

# Community Associations



## FOR MORE INFORMATION, PLEASE CONTACT:

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A national insurance program providing package coverage for master planned communities (HOA/POAs).

Amwins Program Underwriters' **Community Associations** program was developed to provide insurance solutions for community associations that afford protection against claims that may arise from their activities and management of the property. Written through an admitted carrier rated "A" by A.M. Best, you can count on us for tailored underwriting, loss prevention and claim management solutions.

### Program highlights

- Minimum total account premium: \$15,000
- The United States (except Hawaii and U.S. possessions & territories)
- A.M. Best rated "A" carrier

### Coverages

- General Liability
  - Herbicide and Pesticide application coverage available
  - Employee Benefits Liability
  - Liquor Liability
  - Crisis Response Insurance
- Auto (except HI)
- Crime
- Equipment Breakdown automatically included
- Flood and Earthquake
- Inland Marine
- Properties with golf courses
- Umbrella (underlying GL must be written to provide Umbrella Coverage)

### Eligible accounts

Large-scale community associations with common area property and liability exposures, such as the following:

- Pools, waterparks, and lakes
- Equestrian facilities
- Golf courses
- Recreational activities

### Ineligible accounts

- Affordable housing
- Apartments
- Associations that require property coverage for residential condominiums or townhomes
- Monoline coverage
- Senior living facilities
- Timeshares
- Townhouses and townhomes

