



MIDLANDS
Beyond Coverage™

COMMUNITY ASSOCIATION DIRECTORS & OFFICERS *professional liability*



IN THIS INCREASINGLY LITIGIOUS society, community association board members have personal liability exposure just by virtue of performing their duties. Giving back to the community is nice, however community board members are being sued over a staggering variety of sophisticated liability issues. This program is designed to protect from lawsuits that result from actions or decisions made while serving on community boards.

For a quote...

submit@midman.com



Beyond
Coverage™

For more info...

midlandsmgt.com

COVERAGE HIGHLIGHTS

- Defense outside the limit
- Coverage for non-monetary claims
- Defense costs coverage for breach of contract claims
- Unlimited extension
- Automatic coverage for the property management company
- Business owners package coverage, including GL and blanket property

PROGRAM HIGHLIGHTS

- A.M. Best rated "A++" admitted
- Broad definition of claim
- No consent to settlement provision (Hammer Clause)
- Competitive pricing and commissions
- Low minimum premium

- Directors & Officers and Employment Practices \$5,000,000 limit available
- Business Owner Package:
 - + General Liability \$2,000,000/\$4,000,000 limits available
 - + Property blanket coverage for club/pool house, maintenance buildings, and other structures; under 100 units only, \$300,000 limit
- Fast turnaround
- Superior claims handling, service and benefits coordination

PREFERRED CLASSES

Condominium Associations • Homeowner Associations • Retail Associations • Cooperatives • Property Owner Associations • Dock Associations • Office/Industrial Parks • Mobile Home Parks • Planned Unit Developments

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.