

Exclusive Directors & Officers (D&O) Insurance Program

GRAHAM WEST INSURANCE SERVICES

The Directors and Officers Program includes the protection of directors, officers, trustees, employees, volunteers, and committee members, minimum premium in most states, true duty to defend form, defense costs, property managers, builders and developers, and more.

HIGHLIGHTS

- Full unknown Prior Acts
- Duty to defend form providing first dollar defense*
- Protection of directors, officers, trustees, employees, volunteers, committee members, and the community association
- Automatically covers property managers
- Automatically covers builders and developers while acting as a member of the Board
- No exclusion for failure to obtain or maintain adequate insurance
- Covers monetary and non-monetary claims
- No "insured versus insured" exclusion
- Architectural Review Board decisions covered
- Includes Wage & Hour defense up to \$100,000 (not available in all states)
- Covers insurable exemplary and punitive damages under applicable law
- Covers defense for suits resulting from a breach of contract
- Covers lawsuits and allegations for wrongful termination, discrimination, and general breach of a fiduciary duty
- Protection from libel, slander, and defamation
- 24/7 online access to quote, bind, and issue policies
- Defense costs outside of policy limits

PROTECTS
Directors,
Officers, Trustees,
Employees, Volunteers,
Committee Members
and the Community
Association.

Graham West Insurance Services is pleased to bring you Superior Insurance Solutions for Community Associations underwritten by A+ Carriers.



Every risk may not qualify for the above program(s), coverage(s), or feature(s). This information is provided as an overview of the program and should not be construed as an underwriting guideline, contractual term, or an offer of coverage. All risks are subject to underwriting approval.

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