



Provided Exclusively by Ian H. Graham Insurance

## Introducing the CNA Community Association Umbrella Liability Program

A catastrophic liability loss can have an immeasurable impact on a community association, its board and individual homeowners. CNA's Excess & Umbrella policy provided through the Non-Profit Service Organization Risk Purchasing Group (administered by Ian H. Graham Insurance) is designed to provide the coverage and support needed when the unexpected occurs.

### Quality, Simplicity and Service.

- Our simplified process makes it easy to add an Umbrella to an existing D&O Liability policy. You can expect a short-form application, simplified underwriting process, as well as automatic renewals for qualifying and eligible accounts.
- Our easy-to-read Umbrella & Excess policy (A/B form) facilitates contract certainty through streamlined follow-form coverages.

### Get the reassurance of having options.

- \$1M, \$2M, \$5M and \$10M with higher limits available

### Get the benefit of quality coverage.

- Crisis Management
  - Expanded coverage, including funeral costs, psychological counseling and temporary living expenses
  - Notice is within 72 hours versus the industry standard of 24 hours
  - \$300,000 Crisis Management Limit is first dollar, in addition to the policy limit and is available for all covered Crisis Management expense, with no sublimit for Public Relations expense
- Key Employee Replacement coverages have been broadened and are unique to CNA
  - Includes permanent disability
  - Covered accidents do not have to arise out of the business operations of the insured
  - Public Relations expense related to the death or permanent disability of the key employee

- Excess Follow Form Liability allows for Primary and Non-Contributory where required by contract and provided by underlying coverage
- Most Favorable Venue<sup>1</sup>
- Duty to Defend
- Waiver of Rights of Recovery
- Per Project/Per Location Aggregate (locations follow underlying policies)
- Recognition of non-concurrency
- No minimum earned premium

### Get the advantage of dedicated claims professionals.

The CNA Umbrella & Excess dedicated claim professionals have an average of more than 20 years of experience in resolving complex casualty claims and the specialty claims expertise required to manage D&O claims. Combining top legal talent and experts with local jurisdictional knowledge and catastrophic claim experience, our team is focused on solutions to help mitigate damages and achieve the greatest benefit.

Underwritten by:



Administered by:



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<sup>1</sup>Where allowed by state filing.

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