

## Community Association D&O w/EPL Product



**Available now!**

***Our Directors and Officers with Employment Practices Liability Insurance covers both the associations you insure and their community management company.***

- **Competitive Pricing!**
- **ONE-STOP for D&O, WC, Crime, Umbrella & PUD!**

### **D&O Product offers coverage for:**

#### **Common Classes**

- Planned Unit Developments
- Timeshare Associations
- Mixed Use Associations
- Residential Professional and Commercial Condominiums
- Homeowner / Property Owner Associations

#### **Submitting New Business**

**To obtain a D&O quote**, download the following application. Email your completed document to:  
[haley@mgalive.com](mailto:haley@mgalive.com)

- **D&O AXA XL Application**

### **D&O Product details:**

- AM Best "A+" rated national carrier
- "Admitted" and available in AZ, CA, ID, LA, NV, OR, UT, VT, WA, and WV
- Limits starting at \$1 million on a primary or excess basis
- Broad definition of "Claim" provides coverage for monetary and non-monetary damages
- Employment Practices Liability coverage with Defense Expense coverage for Wage and Hour claims included
- Provides coverage for Directors, Officers, Trustees, Employees, Committee Members, Volunteers, in addition to providing coverage for independent Community Association Managers and Builder Developers
- Punitive and Exemplary Damages coverage where insurable under applicable state law
- Coverage for Insured versus Insured claims (both Insured Person vs. Insured Person and Entity Organization)
- Defense Expense coverage for Breach of Contract Claims
- Coverage for Insured Persons in Outside Director capacity

*For additional information, visit us online at [www.CAISlive.com](http://www.CAISlive.com). If you have questions, please contact:*



**Gary J. Deck**  
**Director of Sales & Distribution**  
PH: (916) 212-8310  
Toll Free: (888) 833-4158 x109  
[gary@mgalive.com](mailto:gary@mgalive.com)