

Community Association High Limit Umbrella Product



Available now!

CAIS offers a high limit Umbrella dedicated to Community Associations and their specialized coverage needs.

- ***Competitive Pricing!***
- ***Direct Bill***

Protect your Community Association with an Umbrella Insurance Policy through CAIS. The Umbrella policy provides additional liability coverage over the GL, EL, and D&O insurance when the association suffers a catastrophic loss that exceeds those policy limits. CAIS offers four limits - \$5 Million, \$10 Million, \$15 Million, and \$25 Million.

Umbrella Coverage Highlights*:

- Competitive Rates
- Direct Bill
- Coverage available in all 50 states
- Following Form Named Insured
- Following Form General Liability
- Directors & Officers Liability Following Form Provisions
- Following Form Employers Liability (Coverage E)
- Following Form Employee Benefits Liability (Coverage E)
- Disaster Response Coverage Endorsement \$50,000
- Claims Made Endorsement (where an underlying policy is Claims Made)
- Following Form Aggregate Per Location (multi-location risks must have “per location aggregate” on primary general liability policy)
- \$10,000 Coverage B Self Insured Retention NY Only
- Certified Act of Terrorism Retained Amount Provisions –(Coverage U)
- Disclosure of Terrorism

*These highlights are only a brief outline of coverages

Eligibility Requirements:

Underlying Carrier:	Best Rating A-VII or better
General Liability:	\$1,000,000 Per Occurrence \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/Completed Operations/Aggregate \$2,000,000 General Aggregate Per Location (no "CAP")
Automobile:	\$1,000,000 Auto Liability BI/PD Combined Single Limit for all autos
Employers Liability:	All States \$500,000 Each Accident \$500,000 Each Disease/Employee \$500,000 Each Disease/Policy Limit
Directors and Officers:	\$1,000,000 Per Occurrence and Aggregate
Liquor Liability: Employee	\$1,000,000 Per Occurrence and Aggregate
Benefit Liability:	\$1,000,000 Per Occurrence and Aggregate

Coverage Exclusions:

- Lead Liability Exclusion (Coverage E & U)
- Mold, Rot or Other Fungi Exclusion
- Earth Movement or Subsidence Exclusion
- Care, Custody or Control Exclusion
- Pollution Exclusion with Named Peril Exception
- Errors and Omission Exclusion (Real Estate Agent)
- Construction Defect Exclusion
- Foreign Liability Exclusion
- Contaminated Drywall Exclusion
- War Liability Exclusion
- "No Fault", "Uninsured Motorist" or "Underinsured Motorists" Laws exclusion

Submitting New Business

Email the following documents to
dina@mgalive.com

- ACORD 125
- ACORD 131
- CAIS Umbrella Supplemental
- CAIS Umbrella Amenities
- 3 years currently valued loss runs for all underlying coverages

For additional information, visit us
online at www.CAISlive.com. If you
have questions, please contact:



Dina McPherson
Condo/HOA Underwriter
PH: (916) 235-7354
Toll Free: (888) 833-4158
dina@mgalive.com