



**Package Program for
Single-Family Home
Planned Unit Developments &
Homeowners Associations**



**Distinguished
Programs**



Rely On The Real Estate Insurance Specialists

At Distinguished Programs, we specialize in providing insurance products and services for the real estate industry. In fact, we built our business on it.

In 1987 we pioneered the country's first Real Estate Umbrella Liability Purchasing Group, which enables real estate entities to get exceptional pricing and high coverage limits on umbrella liability insurance. Today we work with hundreds of independent agents and brokers around the country to provide a wide range of competitive products for the real estate industry.

Simply put, we know the industry. We work with brokers on their community association accounts on a daily basis. We know the risks they face, and we excel in developing creative, cost-effective solutions that help overcome them.

Package Coverage Highlights

- Commercial Property – Up to \$3,000,000 Total Insured Value (excess available)
- General Liability
\$1,000,000 Per Occurrence
\$2,000,000 General Aggregate
- Non-Owned & Hired Automobile
Auto Liability \$1,000,000 Per Occurrence/Aggregate
Owned coverage is also available
- Fidelity Bond/Crime – Up to \$250,000 Per Occurrence
Includes coverage for Non-Compensated Officers as Employees as well as for the Property Manager. (Limits in excess of \$250,000 up to \$5,000,000 are available.)

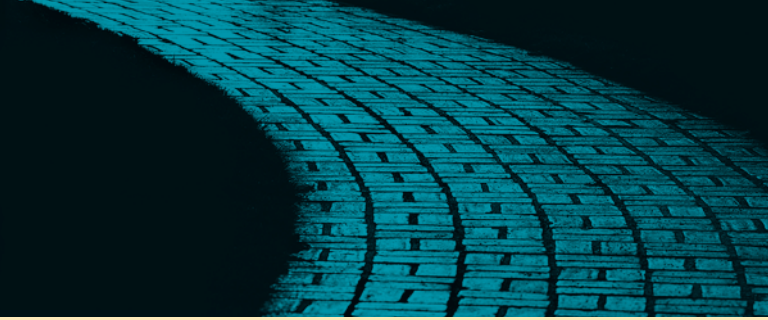


D&O Coverage Highlights*

The program provides the Directors & Officers protection that associations need; including:

- Coverage for a wide range of people involved in your association; including past, present or future:
 - Directors & Officers
 - Volunteers
 - Committee Members
 - Trustees
 - Association employees
 - Executives
 - Builder/Developers, as members of the board
 - Property Managers and their employees
- Spousal & Estate Liability Protection
- Defense costs are in addition to the limit of liability and are not subject to the retention when the insurance company provides counsel
- A duty to defend the association and its members
- "Pay on behalf of" wording, which eliminates the need for the association to pay and then be reimbursed by the insurance company
- Broadly defined protection for claims related to Employment Practices Liability, such as wrongful dismissal, discharge, termination, discrimination and sexual harassment
- Protection for monetary damages and losses: defense costs for non-monetary relief
- Broad definition of a claim
- No Individual Insured vs. Individual Insured exclusion

* Underwritten by Great American Insurance Company



- Protection for a broad definition of wrongful acts; including: errors, incorrect and misleading statements, omissions, neglect and failure to carry out the responsibilities of the association
- Coverage limits from \$1,000,000 up to \$5,000,000 available

Umbrella Coverage Highlights*

Limits from \$1,000,000 to \$100,000,000+ are available.

- There is no Self-Insured Retention
- Every insured has their own full limit
- The umbrella provides Follow Form Coverage Excess:
 - General Liability
 - Automobile Liability
 - Employers Liability
 - Directors & Officers

Easy To Place Business

Distinguished Programs makes it as easy for you to write business. You'll find our programs give your clients the coverage they need at competitive prices. Reasonable minimum premiums make it easy to qualify.

Our streamlined "Quick Quote Service" lets you get a fast indication on pricing with a minimum of paperwork. Distinguished Programs' electronic processing system helps ensure you receive accurate, on-time new and renewal policies.

To learn more about this and other Distinguished Programs products, please call Dave Anderson at 925.855.3270 or Jamie Schraff at 818.559.1524 or visit us online at www.distinguished.com.

We're Easy To Do Business With

At Distinguished Programs, we believe in making life as easy as possible for our clients. That's why, whenever you work with a Distinguished Programs professional, you'll find that we respond to you with your sense of urgency and a determination to deliver what you need, when you need it.

Claims Service That Helps Keep Costs From Escalating

With this program, you get much more than an insurance policy – you get the support of highly experienced claims professionals from Distinguished Programs. And that's especially important when it comes to liability claims made against your client.

Underwritten By Insurance Companies You Can Count On

The Common Area Package Program (CAPP) from Distinguished Programs is underwritten by the American International Group (AIG). AIG is the world's leading international insurance and financial services organization, with operations in more than 130 countries and jurisdictions. AIG member companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty networks of any insurer. In the United States, AIG companies are the largest underwriters of commercial and industrial insurance.

This brochure is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain, or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage.

The policy described may not be available in all states.

The Distinguished Programs Group

At Distinguished Programs, we develop programs that provide new and better ways of handling risk, and we help thousands of businesses succeed in the process.

Our strategy is to create products that truly meet market needs. Products that are differentiated, fill a void and offer a clear-cut advantage. Today we are one of the country's leading developers of property and casualty products for the real estate industry.



**Distinguished
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