

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.

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

Distinguished Programs products are written by leading insurance companies* who know and understand the real estate business. Most of our programs are underwritten by leading A.M. Best "A" rated or better admitted insurers.

*Some programs are underwritten by multiple insurance companies. For full information on the carriers behind this insurance program, please visit www.distinguished.com.

The Distinguished Programs Group

Distinguished Programs is a leading national real estate insurance program manager, specializing in select segments of the habitational and commercial real estate market. Most of our programs are underwritten by leading A.M. Best "A" rated or better admitted insurers and distributed through retail agents and brokers.



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**Package Program for
Residential & Commercial
Planned Unit Developments,
Homeowners Associations
and Business Parks**





Rely On The Real Estate Insurance Specialists

The Common Area Package Program (CAPP) is designed for associations responsible for the management and administration of the common areas and shared amenities of planned communities for individually-owned single-family homes and townhomes, commercial planned unit developments and business parks. Typical exposures include, but are not limited to, clubhouses, pools/spas, sport courts, sprinkler systems, roads, walkways, signs, lighting, fences and maintenance equipment.

This product is available to:

- Planned Unit Developments (Residential & Commercial) including townhomes where the homes are insured directly by the homeowners
- Office and Business Park Associations
- Homeowner's Associations

Package Coverage Highlights

- Commercial Property – Up to \$10,000,000 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 Combined Single Limit
 - 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

- 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

Umbrella Coverage Highlights*

Limits from \$1,000,000 to \$200,000,000 are available.

- 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 (certain carriers, certain limits)

Easy To Place Business

Distinguished Programs makes it 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 Brian McAlpine at 720.536.5187 or Jamie Schraff at 818.559.1524; or visit us online at www.distinguished.com.

* Underwritten by Great American Insurance Company