



Property Owners' Association Liability

Property owners' associations make decisions and take action on behalf of their members. Association directors, officers, trustees, employees, and volunteers need liability insurance to protect against lawsuits and allegations of wrongful acts. MiniCo's Property Owners' Association Liability program provides Directors & Officers (D&O) coverage for a vast spectrum of associations.*

RECENT SUCCESSES	State	Limit	Retention	Premium
Small Condo Association with prior claims	MA	\$1M/\$1M	\$20,000	\$9,100
Master Association for residential and commercial properties	MA	\$1M/\$1M	\$15,000	\$8,000
Large Homeowners Association with prior claims	NV	\$2M/\$2M	\$50,000	\$27,800
Small Condo Association with prior claims	HI	\$1M/\$1M	\$20,000	\$10,100
Master Association for residential and commercial properties	FL	\$1M/\$1M	\$50,000	\$14,900
Small Homeowners Association with prior claims	TX	\$2M/\$2M	\$25,000	\$12,300
Mid-sized Homeowners Association with on-site airport	OR	\$1M/\$1M	\$20,000	\$11,000
Small Condo Association with high-value properties	MN	\$1M/\$1M	\$25,000	\$15,000
Master Association for residential and commercial properties	TX	\$1M/\$1M	\$5,000	\$7,100
Small Condo Association with prior claims	SC	\$1M/\$1M	\$10,000	\$7,000

TARGET CLASSES INCLUDE

- Commercial Owners Associations
- Condo Owners Association
- Homeowners Associations
- Master Associations
- Mixed-Use Property Owners Associations
- Residential Co-ops

COVERAGE HIGHLIGHTS

- Bilateral extended reporting period
- Capacity up to \$2M on primary policies
- Claims-made and reported form
- Duty to defend
- Non-admitted product
- Non-Monetary Damage coverage available
- Third-Party Discrimination coverage available
- Worldwide coverage

MiniCo's experienced team offers competitive pricing and fast turnarounds when your clients need it most. We work exclusively with A-rated carriers to provide worldwide coverage and can offer customized solutions to meet a vast range of professional liability risks.

**This program is available to wholesale brokers only.*

Submit application to: Bryant Michels | bryant.michels@minico.com | 516.224.6220

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