

Homeowners' Association Coverage

Unique Exposure and Complex Needs Deserve Uncomplicated Service

Age: 1970 and newer

Rating: A.M. Best A- IX; Admitted in 50 states

Capacity: Primary positions up to \$40,000,000 in all areas

Minimum Deductibles: 5% in the state of California. ICW Group will consider deductibles as low as 2% in all other states depending on risk characteristics



Coverage Highlights:

- Expanded building definition to include foundations, including ground floor and subterranean parking; and unit-owners' permanent fixtures to the extent the HOA is required to cover
- Coverage for maintenance fees and association dues
- Automatic coverage for underground utilities of 2.5% of building limit
- Automatic coverage of \$30,000 for EDP equipment and \$30,000 for EDP media
- Automatic coverage of \$10,000 for valuable papers and records
- Automatic coverage of \$25,000 for architectural and engineering costs
- Automatic coverage of \$30,000 for additional security

Optional coverage for Additional Property and Appurtenant Structures:

Fences, gates, walls, signs, pools, spas, detached garages, carports, trees, shrubs, sidewalks, walkways, patios, decks, driveways, paved surfaces, satellite dishes

For Additional Information Contact:

DIC Department
800.877.1111
dic-dept@ICWGroup.com
www.icwgroup.com

The foregoing is not an offer to sell or intended to be a solicitation of insurance. Insurance provided by ICW Group's member companies is subject to underwriting review and approval. The description herein is a summary only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details. Coverage may not be available in all states.

We see the business of insurance through your eyes

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