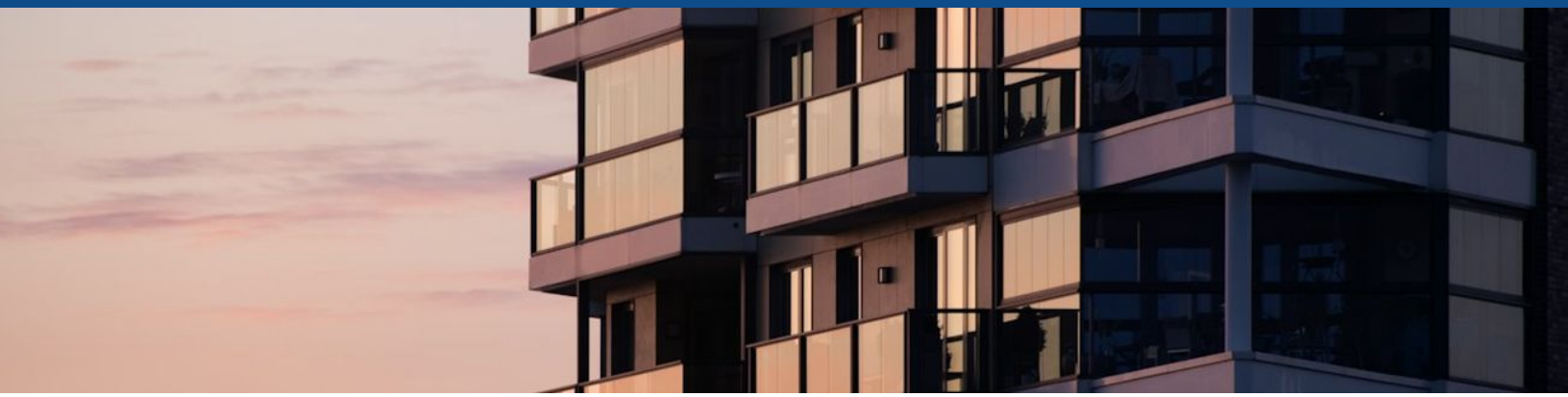
Condominium Association Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

A condo master policy protects the association's buildings and board, and carriers look at your bylaws, reserves and how the CC&Rs split property coverage with unit owners.

WHAT'S COVERED

Master building policy
The structure and common elements under your governing documents.

General liability
Injuries in hallways, pools, lots and other common areas.

Directors and officers
Board decisions, assessments and rule enforcement disputes.

Fidelity / crime
Theft of association funds by board members or managers.

Equipment breakdown
Boilers, elevators, pumps and shared building systems.

Good to know
Knowing whether your bylaws call for bare walls, single entity or all-in coverage keeps the master policy and unit-owner HO-6 policies from leaving gaps.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Unit-owner contents and
- × On many forms
- × Interior improvements
- × Plus construction defect claims and mold

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- CC&Rs or bylaws insurance section
- Current reserve study
- Number of units and buildings
- Current master policy declarations

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/condominium-association/

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