Homeowners Association Insurance (HOA)

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



OVERVIEW

HOAs face injury claims on common ground and lawsuits over board decisions, so carriers ask about amenities, budgets and how the board handles rules and money.

WHAT'S COVERED

General liability
Injuries at pools, parks, trails and other common areas.

Directors and officers
Claims over rule enforcement, fines, budgets and votes.

Common area property
Clubhouses, gates, fences, signs and amenities.

Fidelity / crime
Theft of dues and reserves by volunteers or managers.

Umbrella
Higher liability limits for larger communities.

Good to know
D&O policies that include non-monetary claims and fair housing defense are worth asking for, since most HOA suits are about rules, not money.

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:

- × Damage to individual homes and owner property
- × On many D&O forms
- × Failure to maintain insurance or bodily injury

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

- Number of lots or homes
- Annual budget and reserves
- List of amenities
- Current insurance 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/homeowners-association-hoa/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).