

An aerial photograph showing a lush green golf course on the left and a residential neighborhood with houses and swimming pools on the right. The CAU logo is overlaid on the top left of the image.

CAU[®]

COMMUNITY ASSOCIATION
UNDERWRITERS

Product Portfolio

Our product portfolio includes traditional admitted insurance lines, excess and surplus insurance lines, and many other additional coverages, such as flood and commercial automobile insurance for example.

The excess and surplus lines give community associations access to coverages which are otherwise unavailable to them in the admitted market, whether due to complexity, high-risk profiles, or adverse loss histories.

Admitted:

CAU Package Policy

- Description: Package policy including first party property and general liability coverages. Other coverages that can be included are the Environmental Impairment Liability, Equipment Breakdown, Cyber
- Territories: AZ, CA, CO, CT, DC, DE, GA, ID, IL, IN, KY, MD, MA, MI, MN, MT, NV, NH, NJ, NM, NY, NC (1), OH, OR, PA, SC (2), TN, UT, VA, WA, WI, WY

(1) NOTE: NC – CAU has authority to write business in the following counties only (pending approval of state filing): Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Edgecombe, Forsyth, Franklin, Gaston, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, McDowell, Macon, Madison, Mecklenburg, Mitchell, Montgomery, Moore, Nash, Northampton, Orange, Person, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Scotland, Stanly, Stokes, Surry, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wayne, Wilkes, Wilson, Yadkin, Yancey.

(2) NOTE: SC – CAU has authority to write business in the following counties only: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Calhoun, Cherokee, Chester, Chesterfield, Clarendon, Darlington, Edgefield, Fairfield, Greenville, Greenwood, Kershaw, Lancaster, Laurens, Lee, Lexington, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, York.

Essentials

- Description: Same as the CAU package but with expanded exposures permitted, including higher rental percentages, student housing, and others.
- Territories: AZ, CA, CO, CT, DC, DE, GA, ID, IL, IN, KY, MD, MA, MI, MN, MT, NV, NH, NJ, NM, NY, NC (1), OH, OR, PA, SC (2), TN, UT, VA, WA, WI, WY

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Excess & Surplus Lines:

Coastal Advantage

- Description: Surplus lines product designed for states with coastal exposures. In addition to guaranteed replacement cost, both replacement cost and extended replacement cost valuations are available.
- Territories: CAU has authority to write business only in the states of Florida, North Carolina (1), Rhode Island, South Carolina (2), Texas, Alabama (3) and Hawaii.

(1) NOTE: North Carolina – CAU has authority to write business in the following counties only: Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Duplin, Gates, Hertford, Hyde, Jones, Lenoir, Martin, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Sampson, Tyrrell, Washington.

(2) NOTE: South Carolina – CAU has authority to write business in the following counties only: Beaufort, Berkeley, Charleston, Colleton, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Marion, Williamsburg.

(3) NOTE: Alabama – CAU has authority to write business in the following counties only: Lamar, Fayette, Walker, Jefferson, St. Clair, Calhoun, Cleburne, Marion, Winston, Cullman, Blount, Etowah, Cherokee, Franklin, Lawrence, Morgan, Marshall, Dekalb, Colbert, Lauderdale, Limestone, Madison, Jackson.

Contact

(267) 757-7100

www.cauinsure.com

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Liability Plus

- Description: Surplus lines product available providing only Liability coverages.
- Territories: CAU has authority to write business in AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IA, IN, KS, KY, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY.

CAU Solutions

- Description: Package policy available for the build-to-rent market.
- Territories: AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IA, IN, KS, KY, MD, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY

Other Coverages:

Offered products from CAU partner carriers:

- Flood
- Umbrella
- Workers Compensation
- Commercial Auto
- Cyber
- Volunteer Accident

Canada:

- Property only coverage available in Ontario