



## Community Association Insurance Comparator

Compare your present association insurance coverage **with ours**. The differences are **real**.

| Does Your Policy Include:  | CAU | Current Coverage                                  | CAU Basic Limits            | Current Limits |
|--|-----|---|-----------------------------|----------------|
|  |     | YES/NO  |                             |                |
| Community Buildings and Structures                                       | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Community Personal Property  | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Structural Glass and Signs   | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Money and Securities   | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Computer Equipment and Media   | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Equipment Breakdown  | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Valuable Papers and Records  | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Accounts Receivable  | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| Antennas and Outdoor Satellite Dishes                                    | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| <b>Ordinance or Law Coverages</b>  |     |   |                             |                |
| - Coverage for Loss to the Undamaged Portion of the Building             | YES | <input type="checkbox"/> <input type="checkbox"/> | Guaranteed Replacement Cost |                |
| - Demolition Cost Coverage   | YES | <input type="checkbox"/> <input type="checkbox"/> | \$300,000                   |                |
| - Increased Cost of Construction Coverage                                | YES | <input type="checkbox"/> <input type="checkbox"/> | \$300,000                   |                |
| - Increased Period of Restoration Coverage                               | YES | <input type="checkbox"/> <input type="checkbox"/> | Full Coverage               |                |
| Maintenance Fees and Assessments   | YES | <input type="checkbox"/> <input type="checkbox"/> | Full Coverage               |                |
| Community Income   | YES | <input type="checkbox"/> <input type="checkbox"/> | Full Coverage               |                |
| Extra Expense  | YES | <input type="checkbox"/> <input type="checkbox"/> | Full Coverage               |                |
| Environmental Impairment Liability                                       | YES | <input type="checkbox"/> <input type="checkbox"/> | \$500,000                   |                |
| Crime Coverages; Employee Dishonesty, Computer Fraud, Depositors Forgery | YES | <input type="checkbox"/> <input type="checkbox"/> | \$150,000                   |                |
| Fine Arts  | YES | <input type="checkbox"/> <input type="checkbox"/> | \$50,000                    |                |
| Pollutant Clean Up and Removal   | YES | <input type="checkbox"/> <input type="checkbox"/> | \$25,000                    |                |
| <b>Garage and Parking Area Legal Liability</b>                           |     |   |                             |                |
| - Comprehensive Coverage   | YES | <input type="checkbox"/> <input type="checkbox"/> | \$25,000                    |                |
| - Collision Coverage   | YES | <input type="checkbox"/> <input type="checkbox"/> | \$25,000                    |                |
| Natural Outdoor Property   | YES | <input type="checkbox"/> <input type="checkbox"/> | \$20,000                    |                |
| Removal of Fallen Trees  | YES | <input type="checkbox"/> <input type="checkbox"/> | \$10,000                    |                |
| Bridges, Docks, Retaining Walls, Piers, Bulkheads and Wharves            | YES | <input type="checkbox"/> <input type="checkbox"/> | \$10,000                    |                |
| Computer Virus Coverage  | YES | <input type="checkbox"/> <input type="checkbox"/> | \$5,000                     |                |

| Does Your Coverage Include:   | CAU | Current Coverage                                  |
|---|-----|---|
|   |     | YES/NO  |
| <b>Property</b>   |     |   |
| Guaranteed Replacement Cost   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| No Coinsurance  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Foundations and Underground Flues, Pipes and Drains   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Broadened Definition of Community Structures  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Sewer Backup  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Off Premises Power Failure  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Damage Caused by Artificially Generated Electric Current  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| No Vacancy or Unoccupancy Provision   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Green Coverage Upgrade on Equipment Breakdown Coverage  | YES | <input type="checkbox"/> <input type="checkbox"/> |
|   |     |   |
| <b>Directors and Officers Liability (D&amp;O)</b>   |     |   |
| Defense Cost in Addition to Policy Limits for Money Damage Claims   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Defense Costs for Non-money Damage Claims   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Full Prior Acts Coverage Available - No Retroactive Date  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| No Coinsurance or Retention (except where required by state statute)  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Committee Members and other Association Members acting as Volunteers under the Board's Direction included as insureds | YES | <input type="checkbox"/> <input type="checkbox"/> |
|   |     |   |
| <b>Liability</b>  |     |   |
| Bodily Injury, Property Damage, Personal Injury and Advertising Injury  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| No General Aggregate Limit  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Medical Payments Coverage for Association Members in Common Area  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| No Additional Premium for Additional Insureds for Off Premises Meetings   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Extended Definition of Bodily Injury  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Host Liquor Liability   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Non-Owned and Hired Automobile Liability  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Contractual Liability   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Property Damage Legal Liability for Special Causes of Loss  | YES | <input type="checkbox"/> <input type="checkbox"/> |
|   |     |   |
| <b>Environmental Impairment Liability</b>   |     |   |
| Bodily Injury   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Property Damage Including Loss of Market Value to Third Party   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Remediation Expenses  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Defense Costs   | YES | <input type="checkbox"/> <input type="checkbox"/> |

| CAU COVERAGE:<br>Significant Policy Options Available  | CAU | Current Coverage                                  |
|--|-----|---|
|  |     | YES/NO  |
| Deductible Credit Endorsement (Deductible Waived When Loss Exceeds \$250,000) – Property                                     | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Deductible Allowance Endorsement (Deductible Reduced by 20% for Every Consecutive Loss Free Annual Policy Period) – Property | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Deductibles Over \$10,000 Available for All Perils – Property  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Earthquake Coverage (Limited in some states) – Property  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Community Manager & Firm Additional Claims Expense Endorsement @ \$2,500 Limit – Property                                    | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Sump Pump Power Failure or Interruption Coverage @ \$15,000 Limit – Property   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Community Manager & Firm included as Covered Employees – Employee Dishonesty   | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Full Actual Loss Sustained Coverage – Crime Coverages  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Employee Benefits Liability – Liability  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Community Manager & Firm Included as Insureds – D&O  | YES | <input type="checkbox"/> <input type="checkbox"/> |
| Counsel Select Endorsement – D&O   | YES | <input type="checkbox"/> <input type="checkbox"/> |

*Informational statements regarding insurance coverage are for general description purposes and are not binding. Any statements made do not amend, modify or supplement the terms, conditions and exclusions set forth in the applicable policy form and endorsements which are controlling. Certain coverages may be limited or precluded by application of the policy's terms, conditions and exclusions as set forth in the applicable policy form and endorsements. Not all policy options are available in all states in which CAU conducts business.*

The information shown is only intended to summarize the coverage available from CAU. Coverage availability is subject to underwriting requirements. In the event of a claim, the declarations, terms, conditions, and exclusions of the actual policy will apply. Community Association Underwriters of America, Inc. does business as "Community Association Underwriters Agency" in New York, "CAU" in Nevada, "Community Association Underwriters Insurance" in Utah, and "CAU Insurance Services" in California.