



New Exclusive Directors & Officers Insurance Program Highlights:

- **Minimum Premium of \$880 in most states.**
- **Defense costs are outside the limits of the policy.**
- **True duty to defend form providing first dollar defense.***
- Protects directors, officers, trustees, employees, volunteers, and committee members, as well as the community association.
- Automatic coverage for property manager.
- Duty to defend.
- Automatic coverage for the builder/developer while acting as a member of the Board.
- No exclusion for failure to obtain or maintain adequate insurance.
- Provides coverage for monetary and non-monetary claims.
- Covers punitive and exemplary damages where insurable under applicable law.
- Provides defense for suits arising from a breach of contract.
- Covers lawsuits and allegations involving wrongful termination, discrimination, and general breach of a fiduciary duty.
- Coverage for libel, slander, and defamation.
- Agents can quote, bind, and issue the policy all online with one short visit to our web-site 24/7.

Independent Agents & Brokers looking for community insurance solutions should look no further!

T: 954.563.1771 · Toll Free: 866.563.1771 · F: 954.563.1775

www.gigins.com

This literature is a summary only & does not include all terms, conditions, exclusions of the coverage described. Please refer to the actual policy issued for complete details of coverage and exclusions.

*An individual risk's type, size or claim experience may disqualify it for this feature.



GIG Insurance provides an Exclusive D&O Community Association Insurance Program underwritten by Philadelphia Insurance Companies, a member of the Tokio Marine Group with the following enhancements:

- Philadelphia Bell Endorsement
- Included Free of Charge
- Philadelphia Crisis Management Enhancement Endorsement
- Included Free of Charge



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A Member of the Tokio Marine Group