

GIG Insurance Group

COMMUNITY ASSOCIATION DIRECTORS & OFFICERS PROGRAM

GIG Insurance Group, the industry leader in community association insurance, offers a comprehensive Directors & Officers (D&O) policy that delivers critical protection from numerous mounting exposures. A best-in-class program from NSM Insurance Group, the nation's leading provider of specialty insurance, GIG also offers unmatched Crime coverage and other essential solutions for community associations.

We have the programs, experience & technology to put you ahead of the competition!

WHY US?

- Specialized coverage
- Exclusive A++ rated carrier (AM Best)
- Fast, web-based underwriting
- Quality service and support

DIRECTORS & OFFICERS COVERAGE HIGHLIGHTS

Protects directors, officers, trustees, employees, volunteers and committee members, as well as the community association with a broad definition of claim, which includes arbitration.

- Minimum premium of just \$880 in most states
- First dollar defense providing true duty to defend form for most risks
- Defense costs outside policy limits not to exceed policy limits or \$1M
- Automatic coverage for Property Manager
- Defense of suits arising out of breach of contract
- \$150K sub-limit on defense costs for Wage & Hour Wrongful Acts
- Provides coverage for monetary and non-monetary claims
- Optional \$100K sub-limit for Cyber liability

ELIGIBLE COMMUNITY ASSOCIATIONS

- Condominium
- Homeowners
- Cooperatives
- Planned unit developments
- Property owners
- Timeshares

QUOTE, BIND AND ISSUE POLICIES ONLINE IN MINUTES!

Visit the GIG Agent Portal 24/7: gigins.com/online-quoting