

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 Novacore — the 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 via the GIG Agent Portal
- 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