

# CAU

COMMUNITY ASSOCIATION  
UNDERWRITERS

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****Property**

- Guaranteed Replacement Cost
- No Coinsurance
- Foundations and Underground Flues, Pipes and Drains
- Broadened Definition of Community Structures
- Sewer Backup
- Off Premises Power Failure
- Damage Caused by Artificially Generated Electric Current
- No Vacancy or Unoccupancy Provision
- Green Coverage Upgrade on Equipment Breakdown Coverage

YES  
YES  
YES  
YES  
YES  
YES  
YES  
YES  
YES

**YES/NO****Directors and Officers Liability (D&O)**

- Defense Cost in Addition to Policy Limits for Money Damage Claims
- Defense Costs for Non-money Damage Claims
- Full Prior Acts Coverage Available – No Retroactive Date
- No Coinsurance or Retention (except where required by state statute)
- Committee Members and other Association Members acting as Volunteers under the Board's Direction included as insureds

YES  
YES  
YES  
YES  
YES

**Liability**

- Bodily Injury, Property Damage, Personal Injury and Advertising Injury
- No General Aggregate Limit
- Medical Payments Coverage for Association Members in Common Area
- No Additional Premium for Additional Insureds for Off Premises Meetings
- Extended Definition of Bodily Injury
- Host Liquor Liability
- Non Owned and Hired Automobile Liability
- Contractual Liability
- Property Damage Legal Liability for Special Causes of Loss

YES  
YES  
YES  
YES  
YES  
YES  
YES  
YES  
YES

**Environmental Impairment Liability**

- Bodily Injury
- Property Damage Including Loss of Market Value to Third Party
- Remediation Expenses
- Defense Costs

YES  
YES  
YES  
YES

# CAU COVERAGE

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.

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