



CAU

COASTAL ADVANTAGE

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A RELIABLE BARRIER OF PROTECTION FOR COASTAL COMMUNITY ASSOCIATIONS

Coastal Advantage by Community Association Underwriters (CAU) provides a reliable barrier of protection for community associations from coast-to-coast. The most extensive policy of its kind, Coastal Advantage provides invaluable peace of mind that the community is protected from a broad array of coastal exposures. In a volatile risk climate, Coastal Advantage offers stability and strength for any kind of storm.

LET US COVER YOUR COASTAL COMMUNITY

We understand that every community—like every storm—is unique. Coastal Advantage provides broad-scale coverage for a range of buildings and structures, including:

- Residential buildings
- Common area and non-residential buildings and structures
- Garages (detached or attached)
- Clubhouses
- Community personal property
- Foundations for buildings, structures, and garages
- Indoor, outdoor, and rooftop swimming pools
- Cabanas, gazebos, and other outdoor structures

GAIN A TRUE COASTAL ADVANTAGE

Issued by an “A+” A.M. Best-rated carrier, Coastal Advantage is designed specifically for associations with coastal exposures. Delivered by CAU, the nation’s leading community association specialist, Coastal Advantage provides the benefit of customized coverage at highly competitive rates, unlocking the following advantages:

Premium valuations available, including **true guaranteed replacement cost**, whereby there is no limit of insurance on the costs to repair or replace the property at the same site, subject to the policy’s other terms and conditions.

Other valuation options available include replacement cost and extended replacement cost (up to 25%).

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- **Property coverage on ALL policies includes:**

- Equipment breakdown (including “green upgrade” and “power quality” improvement coverages)
- Ordinance or law
- Demolition and increased cost of construction
- No coinsurance
- No vacancy/unoccupancy condition
- Consequential coverages, including maintenance fees, assessments, and community income

- **General liability on ALL policies includes:**

- No general aggregate limit
- No deductible
- Host liquor liability
- Hired auto and non-owned auto
- Board members, committee members, community managers, and unit owners are insureds
- Medical payments options (\$5,000, \$10,000, or choose to exclude it)

- **Crime coverage includes:**

- Employee dishonesty, including the community manager
- Computer fraud
- Depositors forgery

- **No charge for additional insured endorsement for off-premises meetings**

MORE OPTIONS. BETTER COVERAGE.

In addition to being the most reliable property and general liability coverage on the market, Coastal Advantage offers a full range of coverage enhancement options that includes:

- Earthquake
- Cyber
- Environmental impairment liability

GO WITH THE EXPERTS. GO WITH CAU.

CAU is a managing general agency and national leader in community association insurance and risk management. Founded in 1989, CAU services community associations, residential and office condominiums, cooperative apartments, and homeowners associations. CAU is based in Newtown, PA and offers property, casualty, fidelity, D&O, general liability, and ancillary products to a nationwide client base.

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