Distinguished.
COMMUNITY ASSOCIATIONS

DATE: 7/14/26

SUBJECT: DIRECTORS & OFFICERS ENDORSEMENT – COMMUNITY ASSOCIATION PACKAGE

EFFECTIVE DATE:

- July 1, 2026

ELIGIBILITY: D&O Endorsement with Package

- Package: GL and Property coverage for common area property only *(i.e., no property coverage for unit owner occupied residential buildings including exterior*).*
- States: AZ, CO, CT, MA, MD, NC, NV, OH, OR, PA, SC, UT, VA
- Associations: Single Family Homes (HOAs) and Planned Unit Developments (PUDs)
- Units: 1 - 200
- Type: Fully Developed Communities and Associations Under Development
- Employees: Up to 4
- Average Unit Market Value: Up to $2M

(D&O Endorsement not available in CA, ID, NJ, WA or with a Condominium Association Package.)*

KEY D&O COVERAGES:

- Defense *OUTSIDE* the Limits
- Duty to Defend
- Broad Definition of Insured (*including past, present, or future Directors and Officers, Committee members, Property Managers and Developers, Association Employees, Volunteers, Spousal)*
- *No* Cap on Defense Costs
- First Dollar Defense
- Defense for Monetary and Non-Monetary Allegations

Community Association Umbrella – D&O follow form applicable with Package D&O Endorsement

LIMITS: $1,000,000 (max)

RETENTION OPTIONS ($$):

500	5,000	15,000
1,000	7,500	25,000
2,500	10,000	50,000

HOW TO SUBMIT: Online CappApp – Broker Portal: https://brokerconnect.distinguished.com/

Visit our website Community Associations Insurance – Distinguished for more information on all of our Community Association products (package, D&O, crime, and umbrella).

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