

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).

Susan Merisko, Business Development Manager

smerisko@distinguished.com

Phone: (720) 576-8940

This document is for informational purposes only and reflects the opinions of the authors. This document may include general insurance policy information. This information does not provide a complete description of coverage terms, conditions, and limits, nor does it purport to restate, explain, or interpret any insurance policy or terms therein. Only the actual policy contains a complete description of all provisions of the coverage. The policy described may not be available in all States. Nothing herein is intended to confirm what should be included in a comprehensive risk mitigation plan. Any recommendations or lists contained herein are illustrative and are not intended to be exhaustive.