



HOA PROPERTY and LIABILITY INSURANCE

Our homeowners' association business insurance coverage is tailored to address unique community homeowner association exposures. WCF Insurance has the coverage you need to protect you and your association.

WHAT DO WE COVER?

- Condominium and Townhouse Associations
- Planned Unit Developments (PUDs)
- Mixed-use Buildings (retail/office on the ground floor, with living units above)

FEATURES

- Robust directors and officers coverage for your board, including employment practices liability and third-party discrimination coverage.
- Appointed agents and non-compensated board members included in employee dishonesty.
- Limits of \$100,000 for employee dishonesty, forgery and alteration, and ERISA coverage
- Coverage up to \$100,000 for water back-up and sump overflow.

- Ordinance or law coverage with increased cost of construction included up to the building limit, and a \$250,000 blanket limit for debris removal and loss to the undamaged portion of the building.
- Smaller outdoor property (athletic courts, pools, storage units, etc.) added to covered property automatically (no need to schedule.)

DISCOUNTS

- Workers' compensation discount: Save at least 5% when you insure your worker's compensation with WCF. Discount increases 1% for each year the workers' compensation remains with WCF—up to a maximum of 10%.
- Early shopper discount: Save up to 5% when you request a quote at least 15 days in advance of the effective date.

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us