

Real Estate Coverage - Single-Family Dwelling Homeowner Associations

AmTrust North America offers a variety of coverages, including Package, Workers' Comp and Umbrella, tailored to meet the specific needs of homeowner associations, apartment building owners, condos, townhomes and management companies.



Leading Writer

of workers' compensation
insurance in the U.S.



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Eligible Risks/Exposures

- Single-family dwelling homeowner associations
- Must be managed by a third-party property management company
- Swimming pools (except those described below under "ineligible exposures")
- Playgrounds if equipped with soft landing surfaces in all areas
- Ponds or lakes (except those described below under "ineligible exposures")
- Golf courses on community grounds managed by a third-party
- Fitness centers
- Low-hazard special events including Easter-egg hunts, block parties, small parades, etc.

Coverage Highlights

- Blanket limits for homeowners association property. Categories include:
 - Fences, entries and monuments
 - Parks and recreation
 - Pools and equipment
 - Landscaping, street signs and lighting
 - Club house or amenity center building & contents
- Directors and Officers (D&O) Liability with limits up to \$2 million
- Employment Practices Liability (EPLI) with limits up to \$1 million
- Cyber Liability with limits up to \$1 million

Submission Requirements

- Acord applications for each line of business or BOP/ezPac entry (where available)
- Hard copy, currently valued loss history (3 years plus current year)

Ineligible Exposures

- Active lifestyle communities
- Swimming pools with diving boards, water slides, wave pools, lazy rivers or small water parks
- Sponsorship of swim teams or allowing swim lessons in association-owned pool(s)
- Risks located on a public lake, lake shared between more than one community or lake used for boating
- Associations with a club house equipped with a sauna, steam room or tanning bed
- Special events including races (5K, 10K, etc.), fireworks displays, sponsored trips, etc.
- Frame buildings > 24,000 sq. ft. unless sprinklered
- Property coverage for risks outside of AmTrust's catastrophic property underwriting guidelines (coastal wind, hail, brush fire, earthquake, etc.)