

# CAProtect Management Liability (D&O)

## THE LARGE PRINT



Starfish Specialty's CAProtect D&O policy is designed to protect Community Association boards from lawsuits arising out of management decisions made as Directors & Officers of the Association.

### KEY COVERAGES

- ✓ Defense Outside the Limits
- ✓ First Dollar defense built into the policy form
- ✓ Choice of Counsel option\*
- ✓ Employment Practices Liability coverage option
- ✓ Broad Cyber coverage option, includes Data Breach, Network Security and Privacy claims
- ✓ 80/20 softened Hammer Clause
- ✓ Defense for Board, Committee and Architectural Review Board decisions
- ✓ No Insured vs Insured exclusion
- ✓ Automatic coverage for Property Manager
- ✓ Full Prior Acts coverage
- ✓ \$150K sublimit for defense of Wage and Hour, Workplace Violence and Immigration Claims included
- ✓ Broad definition of Insured Person
  - includes past, present or future board members or employees and their spouses or domestic partners, leased employees, temporary or seasonal employees, volunteers, or staff members, property manager or bookkeeper
- ✓ Broad definition of Claim
  - includes monetary and non-monetary claims, civil proceedings, administrative proceedings and EEOC claims or Fair Housing claims
- ✓ Mediation retention reduction
  - If a dispute is fully resolved in mediation before the payment of any damages by Ascot, the retention will be reduced by 50% or \$5,000, whichever is less.

\* Additional restrictions apply

### ELIGIBILITY

Condominiums (COAs)  
Cooperatives (Coops)  
Homeowners Associations (HOAs)  
Planned Unit Developments (PUDs)  
Timeshares  
Commercial Associations  
Mixed Commercial/Residential Associations  
Master Associations  
Up to 1000 Units  
Up to 10 Employees

### PROGRAM HIGHLIGHTS

Insurance Carrier, Ascot Insurance Company, A (Excellent) XIV rated by A.M. Best  
Limits of \$1,000,000 to \$5,000,000 available  
Efficient and streamlined quote process  
Instant online quote-to-bind capabilities for qualified accounts  
Online premium payment capability

**AVAILABLE IN THE FOLLOWING STATES** AZ, CA, CO, GA, FL, IL, MA, MD, MN, MI, NC, NV, OH, OR, PA, SC, TN, TX, UT, VA, WI