

ASSOCIATION INSURANCE CHECKLIST FOR:

Agency name:

Property Coverage:

Property Limit	\$	
Special Form		YES / NO
Deductible	\$	
Fungus/mold coverage		YES / NO
Fungus/mold limit	\$	
Fidelity/crime coverage		YES / NO
Fidelity/crime limit	\$	
Identity Theft for Directors and Officers		YES / NO
Identity Theft for Directors and Officers limit	\$	
Business income/ extra expense		YES / NO
Back up of Sewer coverage		YES / NO
Back up of Sewer limit	\$	
Equipment Breakdown		YES / NO

Liability Coverage:

Occurrence limit	\$	
Aggregate limit	\$	
Hired and non-owned auto		YES / NO
Medical payments	\$	

Umbrella / excess liability:

Occurrence limit	\$	
Aggregate limit	\$	
Retention	\$	

Directors and Officers Coverage:

Limit of liability - each wrongful act	\$	
Limit of liability - aggregate	\$	
Retention	\$	
Defense costs outside limits		YES / NO
Defense for breach of contract		YES / NO
Developers as board members covered		YES / NO
Non-monetary damages coverages		YES / NO
Coverage for failure to maintain insurance		YES / NO
Coverage for management company/manager		YES / NO
Insured vs insured coverage		YES / NO
Past, present and future directors		YES / NO
Noise included		YES / NO
Committee members covered		YES / NO
Volunteers covered		YES / NO
Spouses covered		YES / NO
Full prior acts coverage		YES / NO

Workers Compensation:

Bodily injury by accident/ per accident	\$	
Bodily injury by Disease/ policy limit	\$	
Bodily injury by Disease/ per employee	\$	

Optional Coverages:

Earthquake		YES / NO
Flood		YES / NO