

NEIGHBORHOOD/HOMEOWNER ASSOCIATION PROGRAM

The Neighborhood/Homeowner Association Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability

Damage to the property of others

Employment practices liability

Not-for-profit Directors and Officers liability (Not available for Homeowners Associations)

Property

Crime

Inland marine

Umbrella

Workers' Compensation*

Auto*

**Not available in Michigan*



NEIGHBORHOOD/HOMEOWNER ASSOCIATION PROGRAM

A specialized insurance program for Homeowner Associations and Neighborhood Associations.



Liability coverage may include:

- General liability limits as high as \$1 million occurrence/\$3 million aggregate
- Medical payments – \$5,000 per person
- Fire legal liability – \$100,000
- Employees as additional insureds
- Employee benefits liability (*claims-made coverage*)
- Employment practices liability (*claims-made coverage*)
- Not-for-profit Directors and Officers liability*
- Building owner as additional insured
- Voluntary property damage
- Members as additional insureds
- Volunteers as additional insureds

Other coverages and options:

- Umbrella – Limits up to \$5,000,000
- Crime – Employee dishonesty, money and securities, forgery and alteration
- Mobile equipment
- Personal computers, EDP equipment, data, media, and phones

- Valuable papers and records
- Accounts receivable
- Fine arts

Property coverage may include:

- 4% inflation guard on buildings
- Utility services – direct damage
- Equipment breakdown on building and contents
- Utility service – time element
- Agreed value on buildings
- Blanket insurance
- Business income insurance (*with extra expense*)
- Electronic media and records business interruption
- Outdoor fences
- Replacement cost
- Signs
- Property in the open

**Not available homeowners associations*

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.