

Community Associations



**FOR MORE INFORMATION,
PLEASE CONTACT:**

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 GREEN Let's Go!	 YELLOW Caution light	 RED Sorry, not our cup of tea
<p>Risk type</p> <ul style="list-style-type: none"> - Single family communities (no residential property) 	<p>Risk type</p> <ul style="list-style-type: none"> - Recreational communities 	<p>Risk type</p> <ul style="list-style-type: none"> - Condo/townhome associations (coverage required for residential property)
<p>Risk characteristics</p> <ul style="list-style-type: none"> - Premium greater than \$15K - Association controlled for 5 years or longer - Buildings less than 25 years old or fully renovated within the last 15 years (including roof) - Risks that are not located in CAT-prone areas - 50 state criminal and sex offender background checks completed on all employees (including volunteers involved in youth programs) 	<p>Risk characteristics</p> <ul style="list-style-type: none"> - Association controlled for less than 5 years - Unarmed security - Sponsored youth athletics programs - Summer camp/daycare program - Located on a lake that allows motorized boating - Unprotected property - Close proximity to CAT-prone areas - Buildings more than 25 years old - High hazard dams 	<p>Risk characteristics</p> <ul style="list-style-type: none"> - Developer controlled - Armed security - Pre-school program - Large marina operation (boat rental, fueling, rack storage) - Covered docks - Located in high-hazard, CAT-prone areas - No criminal or sex offender background checks completed