



# Single-Family Homeowners Associations

Protect your HOA consisting of single-family homes with insurance tailored to the specific needs of your neighborhood. Rest easy knowing your HOA has coverage for its community activities and properties.

## Coverage features

### General Liability

- General Liability limits \$1M/\$3M
- Association members included as additional insureds
- Volunteers included as insureds

### Elite General Liability WRAP

- Broadened Medical Payments
- Business Travel Accident Benefit
- Catastrophe Employee Care Costs
- Conference Cancellation
- Emergency Real Estate Consulting Fees
- Identity Theft Expense
- Kidnap Expense
- Political Unrest
- Terrorism Travel Reimbursement
- Temporary Meeting Space Reimbursement
- Travel Delay Reimbursement
- Unpaid Donation Pledges

### Property

- Business Income/Time Element
- Special Causes of Loss

### Universal Property WRAP

- Accounts Receivable
- Broadened Premises
- Fences and Antennas
- Increased Limits for Trees, Shrubs, and Plants
- Ordinance or Law
- Pollutant Clean-up and Removal

## Optional coverages

- Abusive Conduct Liability
- Business Auto WRAP
- Commercial Auto
- Commercial Umbrella
- Crime/Employee Dishonesty
- Employment Practices Liability Insurance
- Equipment Breakdown WRAP
- Liquor Liability coverage
- Water Back-up

## Value-added services

### Outstanding claims service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved

### Risk management

- We offer risk management solutions that help improve safety in the workplace
- For free safety talks, programs, and other resources, visit [secura.net](http://secura.net)

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.

