

Florida Homeowner Association Common Area Package Policy



Products

- Property with Wind (most areas outside Citizens HRA wind pool)
- Property Excluding Wind
- General Liability
- Hired/Non-Owned Auto
- Crime (Employee Dishonesty)
- Enhanced Directors/Officers Liability
- Umbrella
- Enhanced Property Extension
- Enhanced General Liability Extension
- Employee Benefits Liability Option
- Pesticide/Herbicide Liability Option

Coverage Highlights

- AM Best rated A insurer
- All construction types eligible
- 1977 or newer considered
- 2% named storm deductible available
- Disappearing AOP deductible option
- Competitive pricing

Other Eligible Classes

- FS 617 Not-for-Profit Common Areas