

Starfish Specialty's CAProtect Excess policy is designed to protect Community Associations in the event an association suffers a catastrophic loss that exceeds its primary policy limits.

EXCESS PROGRAM ELIGIBILITY

- ✓ Eligible Association Type
 - Residential Condominium Associations
 - Cooperative Associations
 - Homeowners Associations
 - Planned Unit Developments
 - Timeshare Associations
 - Commercial Associations
 - Commercial/Residential Associations
 - Master Associations
- ✓ Broad Eligibility Requirements
 - Size – Up to 1,000 units
 - Employees – Up to 10 Employees
 - Pools – No restriction
 - Autos – Up to 3 autos
 - Stories – Up to 40 stories
 - Underlying Insurer Requirements – A.M. Best Rating of A-VII or better**

EXCESS PROGRAM KEY COVERAGES

- ✓ Defense Outside the Limit
- ✓ First Dollar Crisis Response Cover
- ✓ No shared Limits
- ✓ Property Manager Covered as Additional Insured
- ✓ "Follow Form" to Underlying Coverages listed below
 - Commercial General Liability
 - Auto Liability*
 - Directors & Officers Liability
 - Employment Practices Liability*
 - Garage Keepers Liability*
 - Liquor Liability
 - Employee Benefit Liability
 - Contractual Liability
 - Discrimination against Non-Employees

EXCESS PROGRAM HIGHLIGHTS

- ✓ Carrier – Ascot Insurance Company, A XIV rated by A.M. Best
- ✓ Will sit over non-admitted GL on exception basis
- ✓ Instant quote-to-bind capabilities for qualified accounts
- ✓ Dedicated Program Underwriter
- ✓ Admitted Policy

LIMITS OF \$1M, \$2M and \$5M available

AVAILABLE IN THE FOLLOWING STATES

AZ CA CO GA FL IL MD MN MI NC NV OH OR PA SC TN TX UT VA WI.

Not available in Miami-Dade, Broward, Palm Beach and Monroe counties in Florida and DeKalb and Fulton counties in Georgia

* Employers Liability A.M. Best rating of B++VI or better is permitted.

**