



ComPak[®] For Businessowners

Complete coverage for your Residential Condo Association

Whether you are an association with just a few units or one with multiple buildings, it's important to have the right amount of the right coverage specific to your needs. We provide the following protection options:

Standard Condo Association Coverages:

	Limits
Expenses incurred by the property manager to investigate and/or settle a claim:	up to \$2,500
Extends Employee Dishonesty to apply to directors, officers, and property managers:	up to \$250,000
Property manager is included as an insured on the condo directors and officers (D&O) endorsement (if selected):	up to \$2 Million

Additional Coverages:

Covers the association for theft by your employees:	up to \$250,000
Covers your D&O negligent acts or omissions in their role serving the association (subject to \$500 deductible):	up to \$2 Million
Damage from water back-up or overflow of a sump pump:	up to \$250,000
Earthquake & volcanic eruption sub-limit—insure at less than full property (subject to deductible):	up to \$250,000
Employee Dishonesty can be amended to cover a financial shortfall if the employees' dishonest acts result in the violation of the Employee Retirement Security Act (ERISA):	up to \$250,000
Ice dam damage per-unit deductible:	up to ≤ your policy deductible
Loss from cyber attack:	up to \$1 Million
Loss or damage to your business property:	up to \$20 Million
Lost income from a disruption in your business:	up to 12 months
Property losses adjusted on an "all-in" basis regardless of by-laws:	up to building limit
Water-loss damage per unit deductible:	up to ≤ your policy deductible

Like you, N&D[®] is a local business. We serve the community through our network of the highest quality independent agents. To learn how our portfolio of commercial insurance solutions can work for you, contact your local agent today. For a list of N&D agents, visit ndgroup.com.