

Gallagher

Insurance | Risk Management | Consulting

Real Estate

Tailored Solutions for Community Associations

Dedicated resources for your unique risk management needs

At Gallagher, we provide all aspects of an effective risk management program to community associations. We take pride in our reputation as a solid, established company with a proven track record of success.

- Our clients include condominiums, townhomes, homeowner associations and other types of planned communities
- We insure community associations nationwide
- We have access to a large network of wholesalers to find specific products and services your community needs
- We maintain alliances with national restoration firms in case of a disaster in your area
- Gallagher specialists are available to speak at HOA meetings to educate unit owners on insurance needs
- Gallagher specialists review legislative insurance requirements to ensure association compliance
- We offer board training materials
- We have access to virtually every insurance carrier to secure the best solution for the association

Tailored solutions to fit your specific exposures

As a leader in community association insurance placement, Gallagher provides you with tailor-made solutions for your association's insurance needs.

Property

- Mechanical breakdown
- Ordinance and law coverage
- Earthquake
- Building and contents
- Sewer backup
- Wind deductible buybacks
- No-coinsurance options
- Insurance appraisal services
- Loss of income and extra expense

General Liability

- Association protection for bodily injury and property damage claims
- Hired and non-owned auto coverages

Crime

- Theft of Associations Funds
- Coverage can be extended to property managers
- Computer fraud

Cyber

- Information security and privacy liability
- Regulatory defense and penalties
- Privacy breach response services including notification costs, credit monitoring, defense for third party claims, public relations and crisis management

Directors and Officers

- Coverage includes broad definition of insured (directors, officers, trustees, community association/property manager, volunteers, committee members, employees and leased employees)
- Coverage for discrimination and employment claims
- Coverage designed for community associations
- Coverage for defense of non-monetary claims

Umbrella

- Excess over general liability and Directors & Officers Insurance

Pollution/Mold

- Third-party legal liability

Flood

- National Flood Insurance Program (NFIP) and Private Flood Insurance
- In-house flood specialists

Workers' Compensation

- Low minimum premiums for incidental exposures
- Coverage for board members and volunteers

Claims and Loss Control

- Loss Prevention Visits
- Review of master deed to coordinate the association's insurance with the unit owner's condo insurance
- Claims advocacy team