

ELD

GREAT AMERICAN'S
Executive Liability Division
in association with



The Distinguished Programs Group

The Distinguished Programs Group (DPG) specializes in providing insurance products and services for the real estate industry. Nearly 20 years ago, DPG pioneered the country's first Real Estate Umbrella Liability Purchasing Group, which enabled real estate entities to get exceptional pricing and high coverage limits on umbrella liability insurance. Today, DPG offers a wide range of competitive products for the real estate industry, creating products that truly meet market needs: products that are differentiated, fill a void and offer a clear cost advantage. DPG is one of the country's leading developers of group Property & Casualty programs.

Through independent brokers, DPG works with community associations and property managers on a daily basis. DPG knows the risks you face and excels in developing creative, cost-effective solutions that help you overcome them. DPG responds to your needs with a sense of urgency and determination to deliver what you need, when you need it, and is committed to making your life as easy as possible!

Community Association Protection Program

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The coverages described in this brochure are summarized and do not contain all of the applicable terms, conditions and exclusions. Refer to the printed policy form and policy quotation for complete information on coverage limitations. All coverages are subject to applicable state law and may vary materially from the stated information. Admitted policies are underwritten by Great American Insurance Company or Great American Insurance Company of New York. The following registered service marks are the property of Great American Insurance Company: Great American® and Great American Insurance Group®.

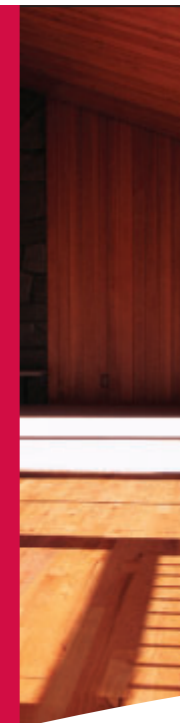
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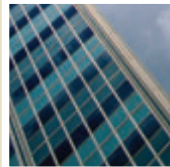
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Community Association Protection Program



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Community Association Protection (CAP) Program



You make a lot of decisions as a board member of a community association. Unfortunately, it doesn't matter how careful your research or thoughtful your actions, you can still be vulnerable to liability claims and lawsuits from the very people you represent. In today's world, the number of lawsuits like these are increasing yearly and monetary awards continue to rise.

The Community Association Protection (CAP) program, designed by leading experts in both professional and real estate liability insurance, is a direct result of the most recent thought patterns in the industry. It combines the best the market has to offer in a single policy, providing state-of-the-art coverage for your association and its activities. It also protects you if you're named individually in a suit that results from your role in the association. And it does all of this at a competitive price, backed by the reputation and experience of Great American Insurance Group.

With the CAP program, you get much more than an insurance policy. You get the support of skilled underwriters and experienced claims professionals from both **Distinguished Programs Group** and Great American, something that is especially important when liability claims are brought against your association.

The CAP program provides Directors' and Officers' Liability protection to condominium and homeowner associations, including:

- Protection for a wide range of people involved with your association, including past, present or future:
 - directors and officers
 - volunteers
 - committee members
 - trustees
 - executives
 - employees of the association
 - builders and developers, as members of the board
- Spousal & Estate Liability Protection
- Protection for the named property management company and its employees
- Payment for losses on your behalf, which eliminates the need for the association to pay and then be reimbursed by the insurance company
- Defense costs are in addition to the limit of liability and are not subject to the retention
- Broadly defined protection for claims related to Employment Practices Liability, such as wrongful dismissal, discharge, termination, discrimination and sexual harassment
- Protection for monetary damages and losses, defense costs for non-monetary relief
- Broad definition of a claim
- Protection for a broad definition of wrongful acts, including errors, incorrect and misleading statements, omissions, neglect and failure to carry out the responsibilities of the association

- No individual insured vs. insured exclusion
- A duty to defend your association and its members
- Coverage limits of up to \$5 million*
 - *You can extend your coverage from \$1 million - \$100 million through Distinguished's Real Estate Umbrella Liability Purchasing Group.

Program highlights include:

- Single page application
- Low minimum premium
- No financials required to bind
- Electronic policy delivery system

Eligible Classes

- Condominium Associations (COA)
- Homeowner Associations (HOA)
- Planned Urban Development (PUD)
- Property Owners Association (POA)
- Cooperative (CO-OP)
- Commercial Condominiums
- Timeshares/Interval

Great American Insurance Group

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of annuities, life and supplemental health insurance products. The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange ("NYSE") and Nasdaq under the symbol ("AFG").