

Risk Management Hotline

Great American has joined forces with Cole, Scott & Kissane P.A.*, a law firm representing hundreds of condominiums and common interest community associations of all sizes, to offer a toll-free hotline service in all states except Illinois and California. The services of Tressler LLP** have been retained for the states of Illinois and California. The hotline is included with the Great American Directors & Officers Liability Policy for Community Associations.

Toll-free hotline includes:

- ✦ Quick, practical guidance from licensed attorneys on day-to-day homeowner and condominium association issues.
- ✦ Guidance on matters involving board fiduciary duties and legal best practices.
- ✦ Legal advice on compliance with statutes that govern the operation and day-to-day governance of associations.
- ✦ Answers to questions regarding liability and premises damage as defined in various state acts.

The Risk Management Hotline may not be used to report or file a notice of claim. In order to report a claim, Great American Insurance Company must be notified in accordance with the terms of the insurance policy. The general guidelines provided by the Risk Management Hotline are not a substitute for complete legal advice and are provided to assist policyholders in the management of potential losses. In making this service available, Great American does not warrant that all losses can be controlled. The liability of Great American and its affiliated insurers is limited to the terms, limits, and conditions of the insurance policies underwritten by any of them. Refer to actual policy for a full description of applicable terms, conditions, limits, and exclusions.

* Cole, Scott, and Kissane P.A. (CSK) is equipped to provide answers to general inquiries and other risk management services nationwide. They and their attorneys are licensed to practice in the state of Florida and cannot provide legal advice as it relates to questions or claims outside the state of Florida. With regard to all calls made to CSK through the toll-free hotline regarding questions or claims within or outside the state of Florida involving Florida law or not, CSK states that prospective clients may utilize the hotline to contact the firm; however, such is not for purposes of engagement of CSK for the rendering of legal services. CSK has no advance notice, nor has it run a conflict inquiry. Any inquiry and request for legal advice through the hotline is not viewed by CSK as a formation of engagement and an attorney-client relationship. Any caller is therefore not considered a client. Similar to a lawyer's consultations with a prospective client usually being limited in time and depth, leaving both the prospective client and the lawyer free (and sometimes required) to proceed no further, any inquiry received by CSK through the hotline is viewed as the same. Before any call through the hotline, each individual caller – whether a prospective client or not – hereby understands and agrees to the foregoing. The individual (or prospective client) further understands and agrees that no attorney-client relationship will be established until the execution of a formal written Retainer Agreement by both the prospective client and CSK, directly and/or by and through its carrier.

** Tressler LLP and its attorneys are licensed to practice law in the state of Illinois and California and cannot provide legal advice as it relates to questions or claims outside the state of Illinois and California.

The general guidelines provided by the Risk Management Hotline are not a substitute for complete legal advice and are provided to assist policyholders in the management of potential losses.

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