

# COMMUNITY ASSOCIATION HOA/COA D&O LIABILITY INSURANCE

## Agent Product Guide



ABA  
Insurance  
Services

MEMBER OF GREAT AMERICAN  
INSURANCE GROUP

For agent/broker distribution only.  
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# COMMUNITY ASSOCIATION HOA/COA D&O LIABILITY INSURANCE

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This Community Association HOA/COA D&O Liability Insurance (HOA/COA) product guide from ABA Insurance Services is a reference for the **professional and management liability product** we offer you and your community association customers, featuring specialized coverage, superior claims and customer service, competitive rates, and easy-to-use agency technology.

The HOA/COA Liability product is underwritten by **Great American Insurance Company** and **Great American E&S Insurance Company**, both rated AM Best “A+” (Superior). Great American Insurance Company and Great American E&S Insurance Company are underwriting companies of Great American Insurance Group, a leading provider of professional and management liability coverages. The HOA/COA Liability product is offered through our proprietary platform, **ProCision®**. The product is serviced by **ABA Insurance Services**, a managing general agency with over 35 years of professional and management liability experience and member of Great American Insurance Group.

## Our HOA/COA Insurance is a great choice for your customers

- **Ease of use**  
Quote and bind online in just minutes.
- **Experience**  
Over 35 years of experience in professional and management liability.
- **Product Features**
  - Base premium as low as \$625
  - First Dollar Defense
  - Duty to Defend
  - Broad Definition of Insured
  - Employment Practices Liability included. Third-party liability included for most types of associations.
- **Risk Management Hotline**  
Great American has joined forces with Cole, Scott, and Kissane P.A., a law firm representing hundreds of condominium 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.
- **Claims**  
Claims managed by Great American’s experienced staff of claims adjusters and attorneys. The policy is a Duty-to-defend form.

## Easy-to-Use Technology

Use *ProCision* to easily quote and bind HOA/COA Liability Insurance for all your community association customers. Features of quoting in *ProCision* include:

- 24/7 access to online quoting platform
- Quote online in minutes—No submitting an application and waiting for a quote.
- Bind coverage online. Quotes are open for up to 60 days.

If you have any questions about our HOA/COA program, please contact us at

**smallbusiness@abais.com or 800-274-5222**

Monday – Friday  
8:30 am to 5:00 pm Eastern

***Thank you for choosing to sell  
HOA/COA Liability from ABA Insurance Services.***

# COMMUNITY ASSOCIATION HOA/COA D&O LIABILITY INSURANCE

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# PRODUCT CONTACT INFORMATION

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## Accessing *ProCision*

Through Progressive's ForAgentsOnly.com (FAO)

- Go to "New Business" > Click on "New Quote" > Select "State" > Select "EPLI, NPDO, Cyber and More"

**Direct Access for Non-Progressive Agents**

- Log in to *ProCision* directly: <https://procision.abais.com/Account/Login>

**In the *ProCision* quoting platform, you can:**

- Get a quote by selecting "Community Association (HOA/COA)" in the "I want to quote" dropdown
- View quotes and bound policies
- Access the Product Guide
- Access marketing materials

## Customer Service or Sales

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

Monday - Friday, 8:30 a.m. – 5:00 p.m. Eastern

- Manage policy activity
- Payment information
- Claims reporting and management
- Agency updates

## Small Business Fax

800-456-6590

## Correspondence Address

**ABA Insurance Services**

3401 Tuttle Road, Suite 300

Shaker Heights, Ohio 44122

## Technical Support

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

## FREQUENTLY ASKED QUESTIONS

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### What is Community Association HOA/COA Directors and Officers Liability Insurance?

HOA/COA Liability provides protection for the directors, committee members, trustees and officers of an organization for their management decisions and/or breach of their fiduciary responsibilities. The organization is also covered. Additionally, coverage for employment-related matters brought against the organization, its employees and volunteers for actual or alleged discrimination (age, sex, race, disability, etc.), wrongful termination, sexual harassment, and other employment-related allegations is included.

### Who is Great American Insurance Group (GAIG)?

Great American Insurance Group is a leading provider of specialty property and casualty and liability insurance products including Directors & Officers Liability (D&O), EPLI, MPL, Cyber Risk Insurance, and more. Great American Insurance Company has received an “A” (Excellent) or higher rating from the AM Best Company for more than 115 years.

### Who is ABA Insurance Services?

As a licensed managing general agency (MGA) and E&S broker in all 50 states, ABA Insurance Services is the program administrator of professional and management liability lines available through our proprietary platform, *ProCision*. The company was formed in 2010 after operating as a business unit of Progressive for nearly 25 years. In 2018, ABA Insurance Services became a member of Great American Insurance Group.

### What is *ProCision*?

*ProCision* is ABA Insurance Services' state of the art and proprietary quoting platform. ABA Insurance Services was one of the first organizations to begin quoting and binding professional and management liability policies online. Since 2006, we have fine-tuned prior platforms and incorporated best practices to develop our innovative *ProCision* platform.

### Why quote HOA/COA Liability from ABA Insurance Services?

Using our *ProCision* quoting platform, you can generate a bindable HOA/COA Liability quote for your qualifying nonprofit customers in minutes by answering a few application questions.

### What do I need contractually to write HOA/COA Liability from ABA Insurance Services?

After binding your first HOA/COA Liability policy, you will be provided with a Producer Agreement from ABA Insurance Services, which will need to be signed and returned along with a copy of your Agents' Errors & Omissions declarations page.

### Can I use *ProCision* to quote and service policies?

You can use *ProCision* to quickly and easily quote and bind a policy; however, you will need to contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for policy service.

### How are HOA/COA Liability claims handled?

Claims are managed by Great American Insurance Company's experienced staff of claims adjusters and attorneys. The policy is a duty-to-defend form.

### How do I quote HOA/COA Liability in FAO?

Log in to FAO. Go to *New Business > New Quote > State > EPLI, NPDO, Cyber and More*.

To access an existing quote, go to *New Business > Existing Quote* and follow the *EPLI, NPDO, Cyber and More* link at the bottom of the page.

Both will send you directly to ABA Insurance Services' *ProCision* home page, where you can access existing quotes, policies, or start a new quote.

*If you are quoting HOA/COA Liability for the first time, you may be required to set your preferences to include the product. Your ForAgentsOnly.com administrator 4-digit PIN will be required.*

### What if I do not see “EPLI, NPDO, Cyber and More” in the FAO navigation menus?

Please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222.

# QUOTING COMMUNITY ASSOCIATION HOA/COA D&O LIABILITY INSURANCE D&O LIABILITY

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## Underwriting Overview

We use the following as part of the criteria for determining HOA/COA Liability rates. Although rating factors may vary depending on the type of nonprofit, these are the main rating factors consistent across all risks:

- **Description of association**  
We take into consideration the type of business or operation of the organization.
- **Total revenue and number of employees**  
An important factor we use to determine the overall size of the operation as well as the employment exposure.
- **Does the association have any for-profit subsidiaries**  
The existence of for-profit subsidiaries will increase the risk of the exposure as there may be additional stakeholders involved with the nonprofit.
- **Past history**  
Previous claims or litigation occurring within the last five years.

## Application Process

After completing the quoting process online, you can easily generate a completed but unsigned application. You'll need to have the application signed by the insured within five days of binding.

## Quoting without FAO

If you are not a Progressive appointed agent and do not have access to FAO, please contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for assistance.



# COVERAGES

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**Directors & Officers Liability** provides protection from actions brought against directors and officers based upon actual or alleged wrongful acts arising from the execution of their day-to-day duties and management functions. D&O liability insurance can protect the personal assets of directors and officers from catastrophic financial loss in the event of such a claim. The D&O policy also provides coverage for the organization.

**Employment Practices Liability (EPL)** provides protection for an employer and its employees against claims made by current, former or potential employees for actual or alleged discrimination (age, sex, race, disability, etc.), wrongful termination, sexual harassment, and other employment-related allegations.

## Product Features

- Base premium as low as \$625
- Duty to defend coverage
- First Dollar Defense for costs incurred by the Insurer
- Broad definition of Insured includes directors, officers, executive board and committee members, employees (including seasonal, temporary or leased), volunteers, the Association, and the Property Manager
- Broad definition of Employment Practices Wrongful Acts includes wrongful termination, retaliation, discrimination, and harassment
- Up to \$250,000 sublimit for defense of Fair Labor Standards Acts (FLSA) claims
- Loss includes punitive and exemplary damages with most favorable jurisdiction language
- Risk Management Hotline included with every policy

## Important Exclusions Include

- Claims made prior to the inception of the policy
- Claims for bodily injury and physical damage
- Claims arising from environmental/pollution
- Claims for contractual liability

## Aggregate Limit Options Available

\$ 5,000,000  
\$ 4,000,000  
\$ 3,000,000  
\$ 2,000,000  
\$ 1,000,000  
\$ 500,000

## Per Claim Retention Options Available

*Minimum retention will apply under certain underwriting scenarios*

\$ 100,000  
\$ 75,000  
\$ 50,000  
\$ 35,000  
\$ 25,000  
\$ 15,000  
\$ 10,000  
\$ 5,000  
\$ 2,500  
\$ 2,000  
\$ 1,000  
\$ 500  
\$ 0

## TARGETED ASSOCIATIONS

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A key piece of information used in the rating of risks is the type of community association. Be sure to choose the most appropriate community association type in order to accurately rate your customer. ***Please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 if you need help categorizing the community association type.***

- Homeowner Association
- Condominium Association
- Master Association (with 5 or fewer sub associations)
- Cooperative
- Planned Unit Development (PUD)

## ELIGIBLE RISK CHARACTERISTICS

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Characteristic	Appetite
Number of Units	< 750
Average Unit Value	< \$2,000,000
Commercial Unit Exposure	< 30%
Employee Count	6 or fewer



# EXCESS AND SURPLUS LINES

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## **What states will be offered on an Excess and Surplus lines basis (Non-admitted)?**

Alaska, Louisiana, Maryland, Maine, Missouri, New York, Virginia, and Washington will be offered on a non-admitted basis.

## **What is Excess and Surplus lines?**

Excess and Surplus lines (E&S) is a segment of the insurance market where insurance carriers are not required to file their insurance program (forms and rates) with the individual departments of insurance. These programs are also called “non-admitted.” Carriers have more flexibility in designing coverage and offering rates to their end customers. Newer coverages where the carrier has not had the opportunity to aggregate material data are typically written on a non-admitted basis.

## **Why is the coverage being offered on a non-admitted basis?**

Coverage that is typically harder to place or has only been available for a short time are typically non-admitted. The reasons vary, but typically a risk is written on a non-admitted basis when it's a:

- (1) non-standard risk, which has unusual underwriting characteristics;
- (2) unique risk for which an admitted carrier does not offer a filed policy form or rate; and/or
- (3) capacity risks where an insured seeks a higher level of coverage than most insurers are willing to provide.

## **E&S Licensing**

All wholesale brokers are required to have an E&S license in the state where they are selling a non-admitted program through a retail agent. The retail agent is not required to have a special E&S license as long as they are using a licensed wholesale broker.

## **E&S Diligence Effort**

The retail agent will typically be asked to complete a diligent effort form or disclosure form depending on the state. This requirement is mandated by the individual departments of insurance. The forms are necessary to ensure that all parties are aware that coverage is being written on a non-admitted basis and that an effort was made to secure coverage in the standard market.

## **E&S Taxes and Fees**

The licensed E&S wholesale broker is required to collect E&S taxes, surcharges and/or fees depending on the state requirement. These fees are in addition to the premium quoted for a particular risk and are broken out separately in the quote. The licensed E&S wholesale broker is required to remit all taxes, surcharges and/or fees to the appropriate state regulatory body. The retail agent does not have any interaction with these regulatory bodies as this is the duty of the licensed E&S wholesale broker.

## **Stamping Office and Language**

In some states, there are individual “Stamping” offices that manage the E&S requirements and licensing for that state or in some cases a group of states. These offices are a type of association that stand between the consumer and the regulatory insurance departments. The focus of a stamping office is to facilitate compliance with the state insurance laws and regulations and to add a level of efficiency to the collection of taxes, surcharges and fees. In states where there is no stamping office, the department of insurance will typically fill the role.

## BILLING AND PAYMENT INFORMATION

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ABA Insurance Services will bill your customers directly or your agency. At the time of purchasing coverage, the agent is prompted to select a billing option. Invoices are sent within 2 business days of binding, with a copy provided to the agent if direct billing is chosen. Customers have 20 business days to pay in full. If payment is not received by that date, we will send a cancellation notice and notify you.

### Payment Methods

- **Online**

A link to our online payment system will be emailed along with the invoice. The online payment system can also be accessed through *ProCision*.

- **Check or Money Order**

We accept checks and money orders. Please mail payment to the address below. **Be sure to include the policy number with any correspondence.**

**ABA Insurance Services**

3401 Tuttle Road, Suite 300

Shaker Heights, Ohio 44122

- **Outside Premium Finance Company**

We can accept outside premium financing provided we receive a signed copy of the finance agreement, including the power of attorney, and the premium finance company draft for the entire policy premium. When financing, please include ABA Insurance Services as the general agent on the finance agreement. The agent is responsible for any earned premium if the finance company stops payment on the draft because of improper handling by the agent or non-sufficient funds.

Commission payment will be remitted on a monthly basis and payment will be made only for paid-in-full policies.

Extended billing options and payment plans are not available for HOA/COA Insurance policies.

# TRANSACTION GUIDELINES

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## General Binding Guidelines

Below are guidelines for any type of transaction, whether new business, endorsement or cancellation. No agent may bind risks, limits or coverages outside the guidelines stated in this guide or on ForAgentsOnly.com.

- Appropriate signatures must be obtained when binding coverage.
- Competitor applications may be accepted for rating purposes only. A Great American Insurance Company application must be completed for each new account.
- You may not backdate coverage.
- You may not permit a broker, subproducer or solicitor to bind Great American Insurance Company on any risk.
- You may not bind coverage except through *ProCision* or by obtaining a binder letter from us. Some risks you submit on *ProCision* will be referred for underwriting approval prior to providing a quote. *ProCision* will indicate when underwriting approval is needed.
- Requests made by mail must be postmarked within 3 business days of binding coverage.
- Include your 5-digit agency code on all faxed, emailed or mailed correspondence.

## Mid-Term Change Requests

Written requests for endorsement changes or modifications can be made as follows:

- Email to [smallbusiness@abais.com](mailto:smallbusiness@abais.com)
- Fax request to 800-456-6590

Please contact ABA Insurance Services for all matters relating to Great American HOA/COA policies bound through ABA Insurance Services. Be sure to include the name of the insured and policy number in all correspondence to avoid a possible delay in service.

## Cancellation Requests

To request cancellation, please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 after obtaining the signed request from the insured.

<b>Customer's Request</b>	The policy's cancel effective date may not be earlier than the date of the phone call or the date of the postmark of the request	Calculate short rate of 90% of total policy premium
<b>Company's Request</b>	We will provide the required notice of cancellation.	Calculate pro rata
<b>Nonpayment of Premium</b>	Nonpayment cancel requests from outside premium finance companies will be honored if we have received a copy of the outside premium finance agreement, including power of attorney.	Calculate pro rata

We will provide cancel notices to the first named insured on the policy. Upon request, we will also provide cancel notices to outside premium finance companies. We do not send notices to parties other than as described above.

## Acquired Business

If you acquire a Great American policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications and all other records relating to that policy. Such records must be maintained in accordance with the terms of your ABA Insurance Services Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed forms directly from the policy holder.

BORs/AORs are accepted on a case-by-case basis. Send your BOR/AOR to [smallbusiness@abais.com](mailto:smallbusiness@abais.com) for review. Progressive appointed agents should include their agency code in the email.

# SERVICES

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## Claims

Claims are managed by Great American Insurance Company's experienced staff of claims adjusters and attorneys. As provided in the policy, **notice of claim must be made as follows:**

**by email:**

[ELDCclaims@gaig.com](mailto:ELDCclaims@gaig.com)

**or by mail:**

Great American Insurance Group  
Executive Liability Division, Claims Department  
P.O. Box 66943  
Chicago, IL 60666

## Risk Management Hotline

Great American has joined forces with Cole, Scott, and Kissane P.A.\*, a law firm representing hundreds of condominium 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 toll-free hotline includes:

- Quick, practical guidance from licensed attorney on day-to-day homeowner and condominium association issues.
- Guidance on matters involving board fiduciary during 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.

\* 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. In making this service available, Great American does not warrant that all losses can be controlled.

For agent/broker distribution only. Online portals may not be available at all times. Coverage description is summarized. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. Refer to actual policy for a full description of applicable terms, conditions, limits, and exclusions. 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. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer, eligible to write surplus lines in all 50 states and the DC, 301 E. Fourth St., Cincinnati, OH 45202. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale, or purchase thereof would be unlawful. ABA Insurance Services Inc. is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. © 2026 ABA Insurance Services Inc., dba Cabins Insurance Services in CA (CA license # 0G63200), ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 012026.SBM56